

EXHIBIT 1

DECLARATION OF REBECCA BRINKS

**DECLARATION OF REBECCA BRINKS
PURSUANT TO 28 U.S.C. § 1746**

I, Rebecca Brinks, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Grand Blanc, Michigan.
2. I first came across Gentle Breeze on or around August 27, 2018 after an online search on Google. I applied online for a \$100 loan. The website asked me to fill out my information on the application such as my phone number, driver's license, employment information, and bank information.
3. Shortly after I submitted the application (the same day), a Gentle Breeze representative called me. The representative asked me to verify my information after which they said I was approved. The representative said that I would repay the loan in 2 or 3 payments. Shortly after that, I received an email saying that Gentle Breeze needed to do a 5 minute conference call with my bank to verify my account information. We did the call that day. After that call, I got two more emails saying that I had been approved and giving me instructions on how to log in to their website to sign electronically my loan agreement. The next day, Gentle Breeze deposited the money directly in my account. Attached to my declaration as **Attachment A** is a true and correct copy of these emails (with my personal information redacted).
4. Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
5. On or around August 31, 2018, Gentle Breeze withdrew \$45.39 from my account, on or about September 14, 2018, Gentle Breeze withdrew \$46.38, and on September 28, 2018, Gentle

Breeze withdrew \$146.38 to pay off my loan.

6. Because that loan went well, I took out another loan on or about November 2, 2018. This loan was for \$200. The process was similar to the first loan: I signed the loan agreement electronically after which Gentle Breeze deposited \$200 into my account. As with the first loan, Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account. About two weeks later on November 15, 2018, Gentle Breeze withdrew \$292.76 from my account to pay off the loan (principle plus interest).
7. The issue started when I took out a third loan with Gentle Breeze, this time for \$200 on or around November 30, 2018. Again, the loan process was similar to what I experienced with my first two loans. I signed the loan electronically after which Gentle Breeze deposited \$200 into my account. Attached to my declaration as **Attachment B** is a true and correct copy of the email (with my personal information redacted) Gentle Breeze sent me with instructions on how to sign the loan. The representative never said that the payments would only count towards interest and not reduce the \$200 balance. They also never said anything about the loan automatically renewing.
8. As with the first two loans, Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
9. Based on Gentle Breeze's website and my conversation with their representative, and my experience with the first two loans, I understood this loan would be paid off two weeks later. I did not check. And on or around February 4, 2019, I took out a fourth loan for \$100.

Again the process was the same. I signed the loan electronically after which Gentle Breeze deposited \$100 into my account. Attached to my declaration as **Attachment C** is a true and correct copy of the email (with my personal information redacted) Gentle Breeze sent me with instructions on how to sign the loan. The representative never said that the payments would only count towards interest or that the loan would be automatically renewing. Also, as with the first three loans, Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.

10. Again, I understood that, based on Gentle Breeze's website and my conversation with their representative and my experience with the first two loans, this loan would be paid off two weeks later.

11. A few weeks after taking out the last loan, I reviewed my bank records and realized that instead of withdrawing payments of \$292.76 for the November \$200 loan and \$146.38 for the February \$100 loan like they did with my first two loans, Gentle Breeze had been withdrawing roughly \$92 every two weeks since December and \$46 every two weeks since February. Specifically, for the \$200 loan, Gentle Breeze withdrew \$92.95 on December 14, 2018, \$93.35 on December 31, 2018, \$92.96 on January 15, 2019, \$93.16 on January 31, 2019, \$92.96 on February 15, 2019, \$92.56 on February 28, 2019, \$92.96 on March 15, 2019, \$92.76 on March 29, 2019, \$93.35 on April 15, 2019, \$92.96 on April 30, 2019, and \$92.96 on May 15, 2019. For the \$100 loan, Gentle Breeze withdrew \$46.38 on February 15, 2019, \$25.41 on February 28, 2019, \$46.38 on March 15, 2019, \$46.38 on March 29, 2019, \$46.68 on April 15, 2019, \$46.48 on April 30, 2019, and \$46.48 on May 15, 2019. Attached to my declaration as **Attachment D** are true and correct copies of my bank statements (with

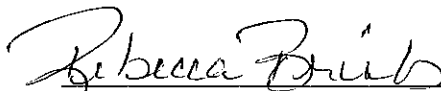
my personal information redacted) showing all of my transactions with Gentle Breeze.

12. I tried calling Gentle Breeze multiple times but could never reach anyone. Finally, on or around May 21, 2019, I was able to reach a Gentle Breeze representative. I asked why they were continuing to take out money from my account. Gentle Breeze had taken out \$1327.12 for \$300 in loans up to that point (\$1,022.93 on the \$200 loan and \$304.19 on the \$100 loan). I asked why they were continuing to take money from my account as I believed I had paid off my loans. The representative agreed with me, said I needed to speak with a manager, and transferred me.
13. I spoke with a male supervisor and it seemed like he did not want to listen to what I had to say. He replied that I took a \$200 loan in November and a \$100 loan in February and that I still owed Gentle Breeze about \$293 and \$146 for the two loans if I wanted to pay them off. I told him that I had already paid off more than those amounts. He responded yes but that was just interest payments and said I had agreed to this. He also said that Gentle Breeze had given me notifications, but I replied that I had not received any text messages or voicemail messages from them. As we were talking, I tried to access my loan agreements to see if I really had agreed to this but I could not locate them on my Gentle Breeze account log in.

14. After my conversation, I filed a complaint with the Consumer Financial Protection Bureau. I also contacted my bank and put a stop payment on any future withdrawals from Gentle Breeze. After I stopped the payments, I have not heard from Gentle Breeze.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 29 day of January 2020 in Grand Blanc, Michigan.


Rebecca Brinks

ATTACHMENT A

From: [REDACTED]
To: [Yoon, Jun](#)
Subject: Fwd: loan
Date: Monday, July 08, 2019 2:46:54 PM

----- Forwarded message -----

From: **gentle breeze** <gentlebreezeonline10@gmail.com>
Date: Mon, Aug 27, 2018 at 4:45 PM
Subject: Re: loan
To: Rebecca Brinks [REDACTED] >

CONGRATS REBECCA YOU WERE APPROVED!!!!!!

cant reach you by phone here are the steps to sign for your funds. This is just to get you started with our company

and based of your relation ship with other loan companies. You can get an increase and more money added when

you pay the financial fee. Loan doesnt have to be paid off to recieve an increase or to open another loan with us.

Holidays are approaching its definetly a good time to be with our company so we can lend you that extra money during the holidays or times in need.

- 1) GO TO OUR WEBSITE: www.mygbo.com
- 2) FOR LOGIN: E-MAIL: E-MAIL ADDRESS IN ALLCAPS PASSWORD: YOUR FIRST NAME (IN LOWERCASE LETTERS)
- 3) ONCE LOGGED IN, CLICK ON THE BIG \$ SIGN ON THE RIGHT SIDE OF THE PAGE
- 4) NOW CLICK OUTSIDE THE CONTRACT PAGE AND SCROLL DOWN UNTIL YOU GET TO "MILITARY DISCLOSURE"
- 5) CHECK THE FIRST BOX THAT SAYS 'I'M NOT A MEMBER OF THE ARMY OR NAVY'
- 6) THEN SELECT THE NEXT BOX THAT SAYS 'I ACCEPT THE TERMS OF THE LOAN'
- 7) FIRST NAME ALL CAPS IN FIRST BLUE BOX
- 7) I ACCEPT

On Mon, Aug 27, 2018 at 11:16 AM, gentle breeze <gentlebreezeonline10@gmail.com> wrote:

Great!!!! talk to you soon....

On Mon, Aug 27, 2018 at 11:14 AM, Rebecca Brinks <[REDACTED]> wrote:
Ok. I will be out of work in about an hour. I will call then.

On Mon, Aug 27, 2018 at 2:13 PM gentle breeze <gentlebreezeonline10@gmail.com> wrote:

We need to do a 5 min conference call with your bank to verify the acct and routing number so we dont put the funds in the wrong acct.

From: [REDACTED]
To: [Yoon, Jun](#)
Subject: Fwd: SIGN TO RECEIVE FUNDS \$\$\$ (ANDROID)
Date: Monday, July 08, 2019 2:45:47 PM

----- Forwarded message -----

From: **gentle breeze** <gentlebreezeonline10@gmail.com>
Date: Mon, Aug 27, 2018 at 5:16 PM
Subject: SIGN TO RECEIVE FUNDS \$\$\$ (ANDROID)
To: Rebecca Brinks [REDACTED] >

WWW.MYGBO.COM

For signing from an Android, you will have to change the text scaling/font size in order to see the entire contract.

- 1) Click on Google Chrome.
- 2) Click on the 3 Lines or 3 Dots on the top right hand corner of your phone.
- 3) Click on Settings, Click on Accessibility.
- 4) Bring your text scaling / font size down to 50% of below.

CLICK HERE >>> WWW.MYGBO.COM <<< CLICK HERE

You WILL NOT be able to sign for your loan using GOOGLE CHROME, please use FIREFOX, INTERNET EXPLORER, SAFARI, BING, YAHOO, OR REGULAR GOOGLE.
E-SIGN INSTRUCTIONS

- 1) GO TO OUR WEBSITE: WWW.MYGBO.COM
- 2) ENTER YOUR EMAIL ADDRESS IN ALL IN LOWERCASE LETTERS
YOUR PASSWORD IS YOUR FIRST NAME ALL IN LOWERCASE LETTERS
- 3)CLICK ON THE BIG \$ SIGN ON THE RIGHT HAND SIDE OF THE PAGE
- 4) NOW CLICK OUTSIDE THE CONTRACT PAGE AND SCROLL DOWN.
[DO NOT GO IN THE CONSUMER LOAN AGREEMENT, YOU WILL GET STUCK ON THE SPANISH AGREEMENT]
- 5) YOU WILL SEE DEBIT AUTHORIZATION: PLEASE CHECK YOUR ROUTING AND ACCOUNT NUMBER. CHECK ALSO YOUR FIRST DUE DATE
- 6)SCROLL DOWN TO "MILITARY DISCLOSURES" THEN CHECK THE FIRST BOX THAT SAYS I'M NOT A MEMBER OF THE ARMY OR NAVY.
THEN SELECT THE NEXT BOX THAT SAYS I ACCEPT THE LOAN NOTE AND TERMS
- 7)THEN TYPE IN YOUR FIRST NAME IN THE FIRST BOX AND LAST NAME IN THE SECOND BOX AND HIT I ACCEPT.

If you have any questions or concerns and/or something is not fitting your needs, please feel free to give me a call so we can make any adjustments necessary, as we do value our customers and we want to help you out in the best way possible.
Best,



Virus-free. www.avg.com

ATTACHMENT B

From: [REDACTED]
To: [Yoon, Jun](#)
Subject: Fwd: HOW TO SIGN FOR YOUR LOAN
Date: Monday, July 08, 2019 2:49:19 PM

----- Forwarded message -----

From: **gentle breeze** <gentlebreezeonline10@gmail.com>
Date: Thu, Nov 29, 2018 at 5:25 PM
Subject: HOW TO SIGN FOR YOUR LOAN
To: Rebecca Brinks <[REDACTED]>

)GO TO OUR WEBSITE:www.mygbo.com

2) FOR LOGIN:E-MAIL: E-MAIL ADDRESS IN ALL CAPS PASSWORD: YOUR FIRST NAME (IN LOWERCASE LETTERS)

3) ONCE LOGGED IN, CLICK ON THE BIG \$ SIGN ON THE RIGHT SIDE OF THE PAGE

4) NOW CLICK OUTSIDE THE CONTRACT PAGE AND SCROLL DOWN UNTIL YOU GET TO "MILITARY DISCLOSURE"

5) CHECK THE FIRST BOX THAT SAYS 'I'M NOT A MEMBER OF THE ARMY OR NAVY'

6) THEN SELECT THE NEXT BOX THAT SAYS 'I ACCEPT THE TERMS OF THE LOAN7) FIRST NAME ALL CAPS IN FIRST BLUE BOX

7) I ACCEPT

ATTACHMENT C

From: [REDACTED]
To: [Yoon, Jun](#)
Subject: Fwd: APPROVED
Date: Monday, July 08, 2019 2:49:08 PM

----- Forwarded message -----

From: **gentle breeze** <gentlebreezeonline10@gmail.com>
Date: Fri, Feb 1, 2019 at 11:53 AM
Subject: APPROVED
To: Rebecca Brinks [REDACTED] >

GO TO OUR WEBSITE:www.mygbo.com

- 2) FOR LOGIN:E-MAIL: E-MAIL ADDRESS IN ALLCAPS PASSWORD: YOUR FIRST NAME (IN LOWERCASE LETTERS)
- 3) ONCE LOGGED IN, CLICK ON THE BIG \$ SIGN ON THE RIGHT SIDE OF THE PAGE
- 4) NOW CLICK OUTSIDE THE CONTRACT PAGE AND SCROLL DOWN UNTIL YOU GET TO "MILITARY DISCLOSURE"
- 5) CHECK THE FIRST BOX THAT SAYS 'I'M NOT A MEMBER OF THE ARMY OR NAVY'
- 6) THEN SELECT THE NEXT BOX THAT SAYS 'I ACCEPT THE TERMS OF THE LOAN'
- 7) FIRST NAME ALL CAPS IN FIRST BLUE BOX
- 7) I ACCEPT

ATTACHMENT D

Virtual Wallet With Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

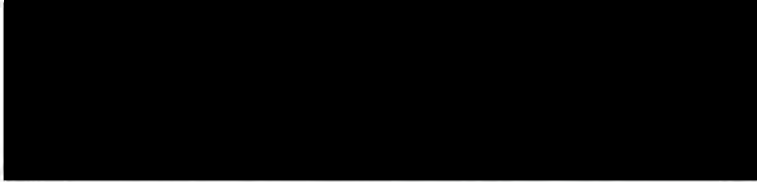
Account number: [REDACTED] continued

For the period 08/14/2018 to 09/14/2018

REBECCA D BRINKS

Primary account number: 4 [REDACTED]

Page 2 of 4

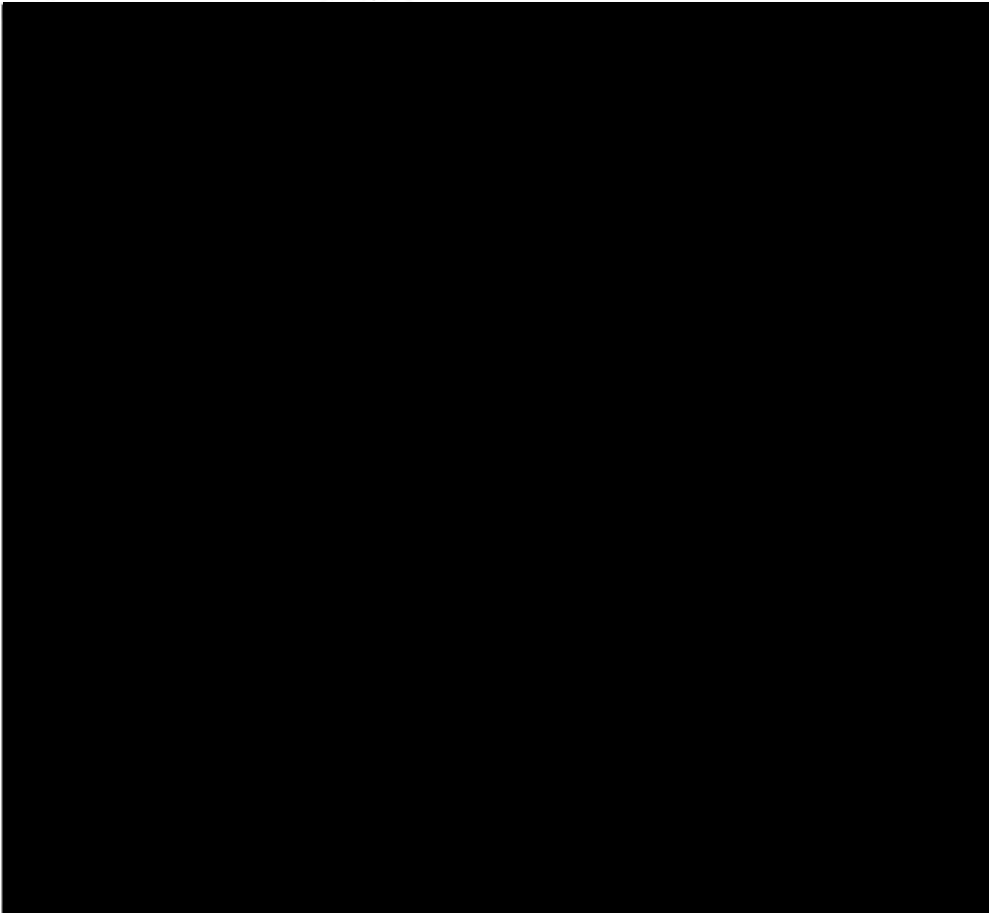
Transaction Summary**Activity Detail****Deposits and Other Additions**

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|

| | | |
|-------|--------|---|
| 08/28 | 100.00 | Direct Deposit - XXXXXX4171 Gentle Breeze CR 180827Jotin7Rga |
|-------|--------|---|

Banking/Debit Card Withdrawals and Purchases

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



Banking/Debit Card Withdrawals and Purchases continued on next page

Page 3 of 4

- continued

| Date | Amount | Description |
|----------|--------|-----------------|
| 10/1/19 | 100.00 | Initial deposit |
| 10/15/19 | 50.00 | Withdrawal |
| 10/30/19 | 25.00 | Withdrawal |
| 11/10/19 | 75.00 | Deposit |
| 11/25/19 | 150.00 | Deposit |
| 12/10/19 | 100.00 | Withdrawal |
| 12/25/19 | 200.00 | Deposit |
| 1/10/20 | 50.00 | Withdrawal |
| 1/25/20 | 100.00 | Deposit |
| 2/10/20 | 75.00 | Withdrawal |
| 2/25/20 | 150.00 | Deposit |
| 3/10/20 | 100.00 | Withdrawal |
| 3/25/20 | 200.00 | Deposit |
| 4/10/20 | 50.00 | Withdrawal |
| 4/25/20 | 100.00 | Deposit |
| 5/10/20 | 75.00 | Withdrawal |
| 5/25/20 | 150.00 | Deposit |
| 6/10/20 | 100.00 | Withdrawal |
| 6/25/20 | 200.00 | Deposit |
| 7/10/20 | 50.00 | Withdrawal |
| 7/25/20 | 100.00 | Deposit |
| 8/10/20 | 75.00 | Withdrawal |
| 8/25/20 | 150.00 | Deposit |
| 9/10/20 | 100.00 | Withdrawal |
| 9/25/20 | 200.00 | Deposit |
| 10/10/20 | 50.00 | Withdrawal |
| 10/25/20 | 100.00 | Deposit |
| 11/10/20 | 75.00 | Withdrawal |
| 11/25/20 | 150.00 | Deposit |
| 12/10/20 | 100.00 | Withdrawal |
| 12/25/20 | 200.00 | Deposit |
| 1/10/21 | 50.00 | Withdrawal |
| 1/25/21 | 100.00 | Deposit |
| 2/10/21 | 75.00 | Withdrawal |
| 2/25/21 | 150.00 | Deposit |
| 3/10/21 | 100.00 | Withdrawal |
| 3/25/21 | 200.00 | Deposit |
| 4/10/21 | 50.00 | Withdrawal |
| 4/25/21 | 100.00 | Deposit |
| 5/10/21 | 75.00 | Withdrawal |
| 5/25/21 | 150.00 | Deposit |
| 6/10/21 | 100.00 | Withdrawal |
| 6/25/21 | 200.00 | Deposit |
| 7/10/21 | 50.00 | Withdrawal |
| 7/25/21 | 100.00 | Deposit |
| 8/10/21 | 75.00 | Withdrawal |
| 8/25/21 | 150.00 | Deposit |
| 9/10/21 | 100.00 | Withdrawal |
| 9/25/21 | 200.00 | Deposit |
| 10/10/21 | 50.00 | Withdrawal |
| 10/25/21 | 100.00 | Deposit |
| 11/10/21 | 75.00 | Withdrawal |
| 11/25/21 | 150.00 | Deposit |
| 12/10/21 | 100.00 | Withdrawal |
| 12/25/21 | 200.00 | Deposit |
| 1/10/22 | 50.00 | Withdrawal |
| 1/25/22 | 100.00 | Deposit |
| 2/10/22 | 75.00 | Withdrawal |
| 2/25/22 | 150.00 | Deposit |
| 3/10/22 | 100.00 | Withdrawal |
| 3/25/22 | 200.00 | Deposit |
| 4/10/22 | 50.00 | Withdrawal |
| 4/25/22 | 100.00 | Deposit |
| 5/10/22 | 75.00 | Withdrawal |
| 5/25/22 | 150.00 | Deposit |
| 6/10/22 | 100.00 | Withdrawal |
| 6/25/22 | 200.00 | Deposit |
| 7/10/22 | 50.00 | Withdrawal |
| 7/25/22 | 100.00 | Deposit |
| 8/10/22 | 75.00 | Withdrawal |
| 8/25/22 | 150.00 | Deposit |
| 9/10/22 | 100.00 | Withdrawal |
| 9/25/22 | 200.00 | Deposit |
| 10/10/22 | 50.00 | Withdrawal |
| 10/25/22 | 100.00 | Deposit |
| 11/10/22 | 75.00 | Withdrawal |
| 11/25/22 | 150.00 | Deposit |
| 12/10/22 | 100.00 | Withdrawal |
| 12/25/22 | 200.00 | Deposit |
| 1/10/23 | 50.00 | Withdrawal |
| 1/25/23 | 100.00 | Deposit |
| 2/10/23 | 75.00 | Withdrawal |
| 2/25/23 | 150.00 | Deposit |
| 3/10/23 | 100.00 | Withdrawal |
| 3/25/23 | 200.00 | Deposit |
| 4/10/23 | 50.00 | Withdrawal |
| 4/25/23 | 100.00 | Deposit |
| 5/10/23 | 75.00 | Withdrawal |
| 5/25/23 | 150.00 | Deposit |
| 6/10/23 | 100.00 | Withdrawal |
| 6/25/23 | 200.00 | Deposit |
| 7/10/23 | 50.00 | Withdrawal |
| 7/25/23 | 100.00 | Deposit |
| 8/10/23 | 75.00 | Withdrawal |
| 8/25/23 | 150.00 | Deposit |
| 9/10/23 | 100.00 | Withdrawal |
| 9/25/23 | 200.00 | Deposit |
| 10/10/23 | 50.00 | Withdrawal |
| 10/25/23 | 100.00 | Deposit |
| 11/10/23 | 75.00 | Withdrawal |
| 11/25/23 | 150.00 | Deposit |
| 12/10/23 | 100.00 | Withdrawal |
| 12/25/23 | 200.00 | |

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|

| | | |
|-------|-------|-----------------------------------|
| 08/31 | 45.39 | Web Pmt Single - 8886454171 |
| | | Gentle Breeze DB 180830A01 p80Pok |

| | | |
|------|-------|----------------------------------|
| 0914 | 46.38 | Web Pmt Single - 8886454171 |
| | | Gentle Breeze DB 180913P207Qmaxl |

There were 2 Other Deductions totaling

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
|------|---------|------|---------|------|---------|------|---------|

Virtual Wallet With Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 09/15/2018 to 10/12/2018

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 3 of 3

Account number: [REDACTED] continued

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

| | | |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|

Online and Electronic Banking Deductions

Date Amount Description

| | | |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|

09/28 146.38 Web Pmt Single - 8886454171
Gentle Breeze DB 180927Dt9L0Rwaj

| | | |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|

Other Deductions

| | | |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|

Daily Balance Detail

Date Balance Date Balance Date Balance Date Balance

| | | | | | | | |
|------------|------------|------------|------------|------------|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|------------|------------|------------|------------|------------|


- Service Charge Explanation

Account type Account number Balance type As of Balance

| | | | | |
|------------|------------|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|------------|------------|

Note: The average balance shown was calculated before the service charge was deducted from your account.

Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 10/13/2018 to 11/14/2018

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 2 of 4

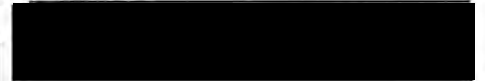
Balance Summary



Transaction Summary

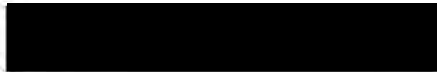


Interest Summary



Overdraft and Returned Item Fee Summary

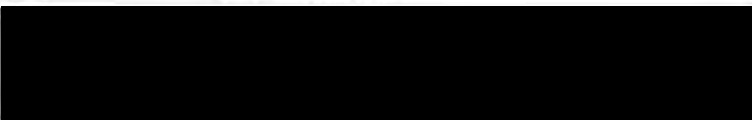
Total Overdraft Fees



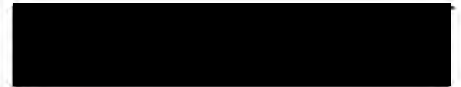
Activity Detail

Deposits and Other Additions

Date Amount Description

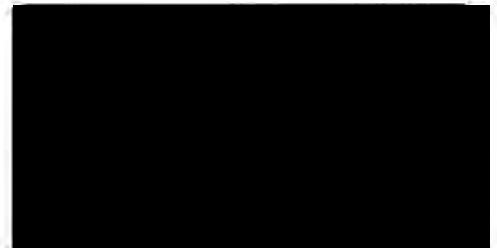
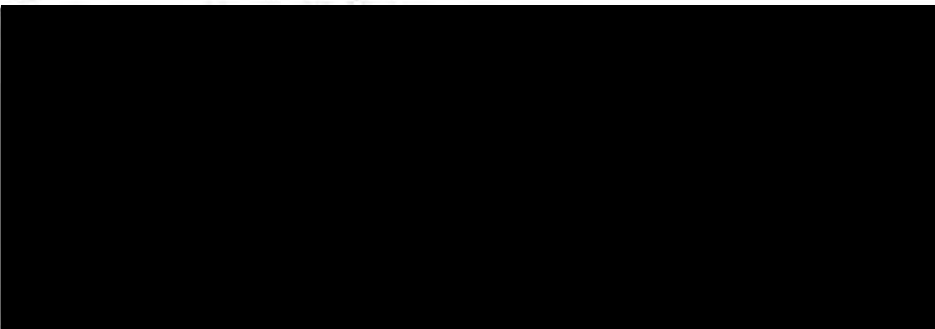


11/02 200.00 Direct Deposit - XXXXXX4171
Gentle Breeze CR 18110190C2Ng02T




Banking/Debit Card Withdrawals and Purchases

Date Amount Description



Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 11/15/2018 to 12/12/2018

REBECCA D BRINKS

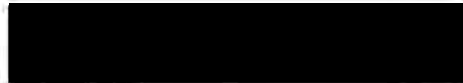
Primary account number: [REDACTED]

Page 2 of 4

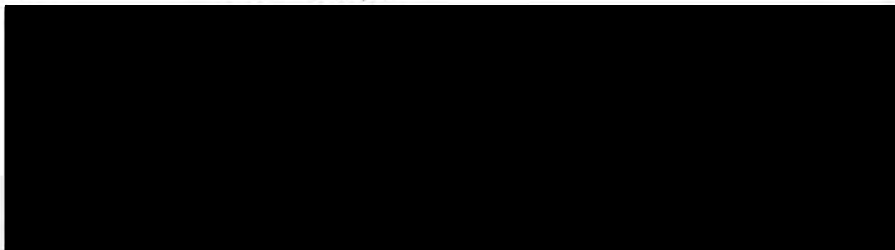
Account number: [REDACTED] continued

Balance Summary**Transaction Summary****Interest Summary****Overdraft and Returned Item Fee Summary**

Total Overdraft Fees

**Activity Detail****Deposits and Other Additions**

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|

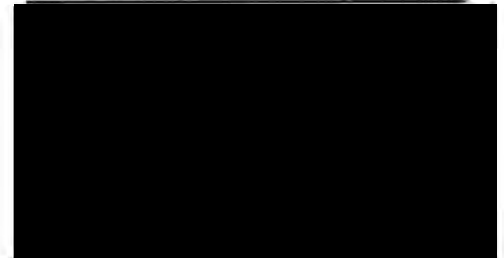
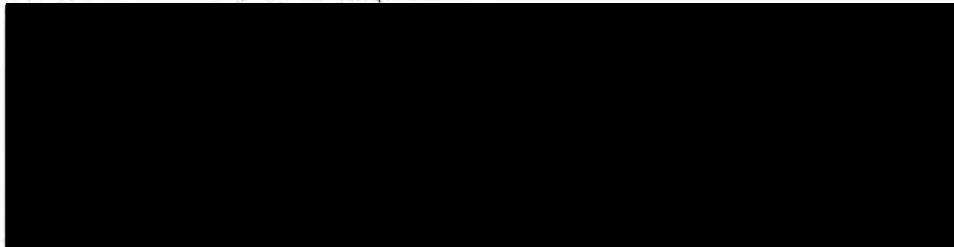


| | | |
|-------|--------|---|
| 11/30 | 200.00 | Direct Deposit - XXXXXX4171 Gentle Breeze CR 1811294VA4Dh26D |
|-------|--------|---|

| | | |
|-------|--------|--|
| 11/30 | 750.00 | Online Transfer From 88888811222217500 |
|-------|--------|--|

**Banking/Debit Card Withdrawals and Purchases**

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



Virtual Wallet With Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 11/15/2018 to 12/12/2018

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 4 of 4

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

[REDACTED]

Online and Electronic Banking Deductions

Date Amount Description

11/15 292.76 Web Pmt Single - 8886454171
Gentle Breeze DB 181114Jmdblkusd

[REDACTED]

Other Deductions

Date Amount Description

[REDACTED]

Daily Balance Detail

Date Balance Date Balance Date Balance Date Balance

[REDACTED]

Virtual Wallet With Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 12/13/2018 to 01/14/2019

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 3 of 4

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

[REDACTED]

Online and Electronic Banking Deductions

Date Amount Description

[REDACTED]

12/14 92.95 Web Pmt Single - 8886454171
Gentle Breeze DB 181213Ryorurk3P

[REDACTED]

12/31 93.35 Web Pmt Single - 8886454171
Gentle Breeze DB 181228Smyg6O8Nn

[REDACTED]

Other Deductions

Date Amount Description


[REDACTED]

Daily Balance Detail

Date Balance Date Balance Date Balance

[REDACTED]

Virtual Wallet With Performance Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 01/15/2019 to 02/13/2019

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 2 of 4

Account number: [REDACTED] continued

Overdraft and Returned Item Fee Summary

Total for this Period

Total Year to Date

Activity Detail

Deposits and Other Additions

| Date | Amount | Description |
|-------|--------|---|
| 02/04 | 100.00 | Direct Deposit - XXXXXX4171 Gentle Breeze CR 1902016Lea30Uu6 |

Checks and Substitute Checks

| Check number | Amount | Date paid | Reference number |
|--------------|------------|------------|------------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |

Banking/Debit Card Withdrawals and Purchases

| Date | Amount | Description |
|------------|------------|-------------|
| [REDACTED] | [REDACTED] | [REDACTED] |

Virtual Wallet With Performance Spend Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 01/15/2019 to 02/13/2019

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 3 of 4

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Online and Electronic Banking Deductions

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

01/15 92.96 Web Pmt Single - 8886454171
Gentle Breeze DB 190114Psq6Uh02B

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

01/31 93.16 Web Pmt Single - 8886454171
Gentle Breeze DB 190130Qwh9Dip0F

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Virtual Wallet With Performance Spend Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number [REDACTED] continued

For the period 02/14/2019 to 03/13/2019

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 3 of 4

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Online and Electronic Banking Deductions

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

| | | |
|-------|-------|---|
| 02/15 | 92.96 | Web Pmt Single - 8886454171 Gentle Breeze DB 1902147Wyjmyv2D |
| 02/15 | 46.38 | Web Pmt Single - 8886454171 Gentle Breeze DB 190214Uh6Kshjs8 |

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|


| | | |
|-------|-------|---|
| 02/28 | 92.56 | Web Pmt Single - 8886454171 Gentle Breeze DB 190227Xvioiwl96 |
| 02/28 | 25.41 | Web Pmt Single - 8886454171 Gentle Breeze DB 1902276Aw5N1TI3 |

Other Deductions

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Virtual Wallet With Performance Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

Account number: [REDACTED] continued

For the period 03/14/2019 to 04/11/2019

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 3 of 3

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Online and Electronic Banking Deductions

| Date | Amount | Description |
|-------|--------|---|
| 03/15 | 92.96 | Web Pmt Single - 8886454171 Gentle Breeze DB 190314Bmvf0Y2M9 |
| 03/15 | 46.38 | Web Pmt Single - 8886454171 Gentle Breeze DB 190314401Kr705L |

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

| | | |
|-------|-------|---|
| 03/29 | 92.76 | Web Pmt Single - 8886454171 Gentle Breeze DB 190328O82Kjrfsk |
| 03/29 | 46.38 | Web Pmt Single - 8886454171 Gentle Breeze DB 190328R514Quty1 |

Other Deductions

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Daily Balance Detail

Date Balance Date Balance Date Balance Date Balance

| | | | | | | | |
|------------|--|--|--|--|--|--|--|
| [REDACTED] | | | | | | | |
|------------|--|--|--|--|--|--|--|

Virtual Wallet With Performance Spend Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number [REDACTED] continued

For the period 04/12/2019 to 05/13/2019

REBECCA D BRINKS

Primary account number: [REDACTED]

Page 3 of 4

Banking/Debit Card Withdrawals and Purchases

- continued

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Online and Electronic Banking Deductions

Date Amount Description

| | | |
|------------|-------|---|
| [REDACTED] | | |
| 04/15 | 93.35 | Web Pmt Single - 8886454171 Gentle Breeze DB 190412A0Oirtue |
| 04/15 | 46.68 | Web Pmt Single - 8886454171 Gentle Breeze DB 1904120R7608Ygb |
| [REDACTED] | | |

| | | |
|------------|-------|---|
| 04/30 | 92.96 | Web Pmt Single - 8886454171 Gentle Breeze DB 1904299Ojaibc01 |
| 04/30 | 46.48 | Web Pmt Single - 8886454171 Gentle Breeze DB 1904295G1Gr8Lh4 |
| [REDACTED] | | |

Other Deductions

Date Amount Description

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

Page 3 of 3

- continued

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
|------|---------|------|---------|------|---------|------|---------|

EXHIBIT 2

DECLARATION OF KEVIN BROWN

**DECLARATION OF KEVIN BROWN
PURSUANT TO 28 U.S.C. § 1746**

I, Kevin Brown, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Rushville, Indiana.

2. In or around October 2018, I found Gentle Breeze by searching online for a payday loan.

After reading positive borrower reviews on their website, gentlebreezeonline.com, I used their online application to apply for a \$500 loan. Their application required sensitive personal information like my birthdate, telephone number, Social Security number, and bank account information.

3. Later the same day, a female Gentle Breeze representative called and told me that Gentle Breeze had approved me for a \$250 loan. She said all I had to do was make three payments of about \$115 on my next three paydays. In order to complete the loan process, she asked me to send her copies of recent pay stubs. She also said she needed to contact my bank and verify my account information, and she needed to call my job and verify my employment. Finally, she gave me a username and password then told me to log on to Gentle Breeze's portal and electronically sign a loan agreement. After our call, I followed the representative's instructions, and signed the agreement.

4. The representative never said that the payments would only count towards interest and not reduce the \$250 balance. She also never said anything about the loan automatically renewing.

5. Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.

6. Shortly after I signed the loan agreement, Gentle Breeze deposited the loan amount into my bank account.
7. At first, I saw that Gentle Breeze was withdrawing the payments as described by the representative. However, in December after more than six weeks had passed (that is, three paydays), I noticed Gentle Breeze was continuing to withdraw the \$115 payments from my account. I tried to call them multiple times at the telephone number on their website, but no one answered. I left messages in the company's voice mail, but the voice mail stated I had reached some other business called Harvest Moon. I also sent follow-up emails to the address given on their website. Gentle Breeze did not respond to any of these attempts to reach them. At this point, I grew suspicious, so I researched the company online. That is when I found a Better Business Bureau profile with reviews complaining about Gentle Breeze's business practices.
8. Finally, on or around January 3, 2019, I called the number and this time a female representative picked up and said I had reached Harvest Moon. I told her that I was a customer of Gentle Breeze and that I had some questions about my loan. She said Harvest Moon had taken over Gentle Breeze and transferred me to another female representative to address my questions. When I asked why withdrawals were continuing to come out of my account, the representative told me they payments they had taken were only interest and that I still owed the company \$250 on the loan. At this time, I had made 6 payments totaling almost \$700—more than twice what I thought I had to pay. I replied that I would close my bank account because I had made the agreed upon payments. The representative then told me that there could be civil or criminal lawsuits if I did that. She said they would look into my account and call me back. She then hung up. I immediately called back, but the call

would no longer go through.

9. A few hours after the call, I closed my bank account and filed a complaint with the Better Business Bureau. I have not heard back from Gentle Breeze or Harvest Moon. Even though I closed my bank account, I have not been sued by Gentle Breeze, Harvest Moon, or any other company regarding what I supposedly still owed Gentle Breeze, and no one has served me with legal papers or arrested me because of it either.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 23 day of January, 2020 in Rushville, Indiana.



Kevin Brown

EXHIBIT 3

DECLARATION OF EBONI COHRAN

DECLARATION OF EBONI COHRAN
PURSUANT TO 28 U.S.C. § 1746

I, Eboni Cohran, hereby state that I have personal knowledge of the facts set forth below and am competent to testify about them. If called as a witness, I could and would testify as follows:

1. I am over 18 years old. I am a resident of Belleville, Illinois.
2. On or about May 1, 2019, I searched online for a payday loan. I do not recall the name of the website, but I remember that it generated a list of companies, including Gentle Breeze Online ("Gentle Breeze"), where I qualified to get a loan. I picked Gentle Breeze and applied on their website for \$200.
3. I submitted personal information on the application, like my income and job title. Afterwards, Darren, a Gentle Breeze representative, called and told me I was approved. He did not explain the loan terms to me. However, he did instruct me on how to log in to their site and electronically sign my loan agreement. The agreement listed the total amount owed and the interest rate. Before I signed the loan agreement, I never received a document that I could keep that contained all of the terms of the loan, such as amount financed, finance charge, annual percentage rate, payment schedule, and total of payments.
4. I did not receive a copy of the contract. I also did not receive a copy of any authorization to debit my bank account. Now, I get an error message that there is a problem retrieving my loan document when I try to access it online. I do not recall whether the contract included a payment schedule. My understanding of this loan was that a withdrawal would be taken out the same day I got paid. Gentle Breeze wanted to know my payday so they could withdraw on the same day. I understood that I would be making a total of 1 payment to pay off my loan.
5. On or about May 2, 2019, Gentle Breeze deposited the \$200 loan into my bank account. After I accepted the loan, I then had the option to log in and chose to pay the loan in

full or just pay the interest and “roll it over” to the next pay period. I knew the option to roll it over was possible because I explored the website on my own. The representative did not explain this to me. From reading on the website, I understood that rolling it over meant that no portion of these payments were reducing the principal balance and that I would only be paying the interest.

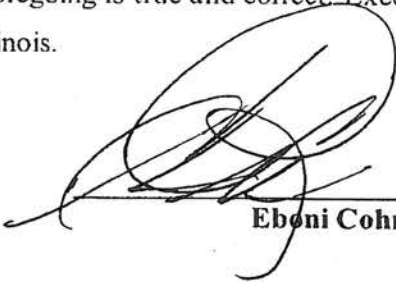
6. This withdrawal was done automatically from my bank account. I rolled mine over as my work hours were being cut and I could not afford to pay the total amount owed in one payment. On or about May 10, 2019, Gentle Breeze withdrew the first roll over charge of \$91.77 from my account. They then withdrew \$92.76 five times on or about the following dates: May 24, June 7 and 21, and July 5 and 19, 2019. These were only the interest charges as I kept rolling over my loan as I could not pay the full balance.
7. On or about July 24, 2019, I applied and was approved for an additional \$100 loan. These funds were deposited into my account on or about July 25, 2019. I authorized an automatic withdrawal, as before. Again, I did not receive a copy of the loan agreement. And before I agreed to the loan, I never received a document that I could keep that contained all of the terms of the loan, such as amount financed, finance charge, annual percentage rate, payment schedule, and total of payments.
8. On or about July 26, 2019, I consulted with an attorney and filed bankruptcy. Both my attorney and I emailed Gentle Breeze to tell them I had filed bankruptcy. I included the case number and my attorney’s contact information. They never responded to either of our emails. My attorney’s office also called Gentle Breeze several times. They did not answer any of his calls, and he was sent to a debt collection agency’s voicemail on each attempt.
9. On or about August 2, 2019, Gentle Breeze withdrew another \$92.76 for the first loan and \$45.88 for the second loan. Subsequently, on or about August 16 and 30 as well as September 13, 2019, they withdrew \$92.76 and \$46.38. At this point, Gentle Breeze had taken ten payments for the first loan and four for the second loan, totaling \$1,111.63.

10. I called Gentle Breeze a lot at 888-645-4171 to address their continued withdrawals after my filing date, but most of my calls went unanswered. When a representative did answer, they would agree these withdrawals should not happen because of my bankruptcy claim. However, they would just connect me to another representative who could not resolve the issue. Sometimes I would be sent to voicemail, other times I would be transferred to an extension that was not valid. Eventually, they would say that they would call me right back, but I would never receive a call from them.
11. On or about August 30, 2019, I spoke with a representative who confirmed Gentle Breeze had received my email informing them of my bankruptcy filing. However, the representative said I needed to mail in physical copies of my filing. Therefore, on or about August 30, 2019, I [sent] Gentle Breeze a copy of my filing. They debited my account the same day.
12. In or around September 2019, I spoke with a Gentle Breeze representative who said they could credit back the withdrawals from August 30 and September 13, 2019. I refused and stated I would like refunds for all debits initiated after my filing. In or around September 2019, I filed a complaint regarding this issue with the Better Business Bureau ("BBB").
13. On or about September 25, 2019, Alex, a Gentle Breeze representative, called me. She told me she would submit a request to refund the money Gentle Breeze withdrew after July 26, 2019, when I filed for bankruptcy. In or around October 2019, I spoke with Simone of the BBB who told me that they were closing my complaint as Gentle Breeze told them I was given a refund. I explained to her that was not true. Afterwards, I called and spoke with a Gentle Breeze representative about the refund. The representative told me that I would receive a refund check and that a manager would call me to go over the details. A manager never called.
14. On or about October 10, 2019 though, I received a refund check of about \$139. This was about \$417 less than the amount Gentle Breeze had agreed to send. I immediately called them multiple times for an explanation. However, when someone finally answered, I was just placed on hold. Because of their lack of responsiveness, I filed

another complaint with the BBB on or about October 10, 2019. I called again after filing the second complaint, and I was able to reach someone.

15. On or about October 16, 2019, Gentle Breeze sent another check for about \$417.

I declare under penalty of perjury that the foregoing is true and correct. Executed this 24th day of November, 2019 in Belleville, Illinois.



Eboni Cohran

EXHIBIT 4

DECLARATION OF SHEILA GARY

**DECLARATION OF SHEILA GARY
PURSUANT TO 28 U.S.C. § 1746**

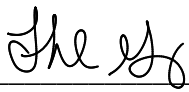
I, Sheila Gary, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Chandler, Arizona.
2. I found Green Stream lending sometime in May 2019 after an online search for short-term loans. I applied online for a \$100 loan. I was asked to provide basic information like my name, address, phone number, social security number, date of birth, checking and savings number, etc. My bank at the time was US Bank.
3. Shortly after submitting my application, a male representative from Green Stream called me and told me that I was approved for the loan. He asked me to verify the information over the phone so that I would be receiving the funds directly to my account.
4. It was my understanding from talking with the representative that I could pay off the loan in one payment of about \$146 (\$100 principle plus \$46 interest) or through several payments of about \$46. He never said that the payments would only count towards interest and not reduce the \$100 balance. He also never said anything about the loan automatically renewing.
5. Green Stream never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account. I thought that was a little odd because when I've obtained loans from other companies in the past, I got an email with documents but Green Stream didn't do that.
6. A few days after the phone call, Green Stream deposited the \$100 into my account. The money arrived a bit later than I thought—I think it was the following Monday because it was a Friday when I spoke with a representative from Green Stream.

7. I wanted to pay off the loan in full but I didn't have a way of contacting them. I couldn't find their information in my email. As a result, I was charged around \$46 at my first payday.
8. I finally found their number and called them. Every other number that I had tried before, they said it was the wrong number. I kept asking for supervisors but no one would help me. I found their email info on their website and sent them a message that I would be filing a complaint with the Better Business Bureau. That's when I got a call back from one of the representatives. I was able to tell them I wanted to pay off my loan. I told them I should only have to pay \$100 since I already paid the interest because I could not find a way to call them. The only thing they agreed on was to take out the final payment. I told them if they continued to take out the \$46, I was going to close my account. They wouldn't agree to reduce the payment and ended up taking out the rest of the money. There have been no future attempts to take out money from my account since. I have also not received any contact from Green Stream Lending since.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 17 day of January, 2020 in Chandler, Arizona.



Sheila Gary

EXHIBIT 5

DECLARATION OF DANYEL HANE

**DECLARATION OF DANYEL HANE
PURSUANT TO 28 U.S.C. § 1746**

I, Danyel Hane, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Greensburg, Pennsylvania.
2. I first came across Harvest Moon Loans when I was google searching for loans on or around October 15, 2018. I went directly to their website and filled out an application for a \$200 loan. I provided my name, birth date, social security, checking account, employment information, driver's license, and bank information. My bank at the time was PNC.
3. After filling out the application, I was contacted by a representative from Harvest Moon Loans to verify my information. A woman from Harvest Moon (whose name I do not remember) called the same day as when I filled out the application. During the call, we discussed basic information and she wanted to verify that my information was all correct. She also called my place of work to verify my employment status. There was no discussion of any contracts, loan agreements, or any documentation.
4. We also did not discuss the payment schedule, although the woman told me that I could either make monthly payments or pay off the loan in full. She said the monthly payment would be around \$86. She never said that the payments would only count towards interest and not reduce the \$200 balance. She also never said anything about the loan automatically renewing. After the call, Harvest Moon approved my application and deposited \$200 directly into my account.
5. Harvest Moon never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.

6. After I got the loan, I noticed that they were taking \$86 every two weeks from my PNC account even though they said the payments would be monthly. I tried to contact Harvest Moon. There was an 800 number listed on their website but when I called, no one responded. As a result, I closed my PNC account. I tried calling them every day for about a week, but never was able to talk with anyone. Also, I could not find any email address on their website.
7. On or about January 4, 2019, I filed a complaint with the Better Business Bureau and they reached out to Harvest Moon. A few days later, a representative from Harvest Moon replied to the BBB and said they weren't going to take out any more money from my account.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 24 day of January, 2020 in Greensburg, Pennsylvania.

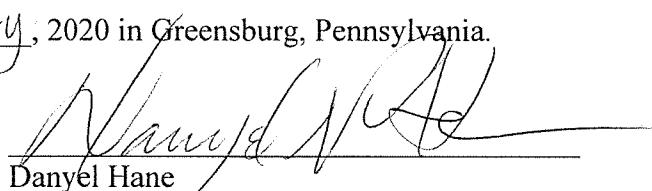

Danyel Hane

EXHIBIT 6

DECLARATION OF TODD JORDAN

**DECLARATION OF TODD JORDAN
PURSUANT TO 28 U.S.C. § 1746**

I, Todd Jordan, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Philadelphia, Pennsylvania.
2. In August 2018, I needed help paying for my bills and was searching online for payday loans. I found the link for Gentle Breeze Online on Google after searching “payday loans.” It was on the second page of the Google search. The other payday loan links I clicked on in earlier pages denied me because of my low credit score.
3. I applied for a \$150 from Gentle Breeze. I filled out an application on their website and entered a lot of information, such as name, address, social security number, employer information, and bank information. Shortly after I submitted my application, a representative called me. They were very helpful initially. The representative said the interest charge was about \$68 and was supposed to be automatically taken out of my bank account every 2 weeks and that my loan would be paid off in 5 to 6 payments. The representative never said that the payments would only count towards interest and not reduce the \$150 balance. They also never said anything about the loan automatically renewing. Gentle Breeze approved my application and deposited \$150 directly into my account.
4. Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
5. Two weeks later, Gentle Breeze began debiting my account like they said. Because everything seemed to be okay, I decided to take out a second loan on or about October 12, 2018 for \$100 and contacted Gentle Breeze. I got an email that contained a link to

decisionlogic.com to input my information again. A true and correct copy of that email (with my personal information redacted) is attached to this declaration as **Attachment A**. I filled in my information. Shortly after I submitted my application, a representative called me. The representative said the interest charge was about \$45 and was supposed to be automatically taken out of my bank account every 2 weeks and that my loan would be paid off in 3 to 4 payments. This representative never said that the payments would only count towards interest and not reduce the \$100 balance. They also never said anything about the loan automatically renewing. About half an hour later, I got an email from Gentle Breeze with instructions on how to sign my loan agreement electronically. A true and correct copy of that email (with my personal information redacted) is attached to this declaration as **Attachment B**.

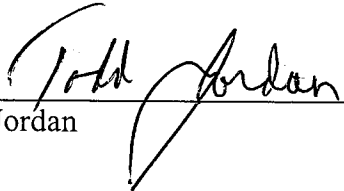
6. As with the first loan, Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
7. On October 15, 2018, Gentle Breeze deposited the \$100 into my account.
8. When I checked my bank account in December 2018, I realized that even after I made the number of payments to pay off each loan, Gentle Breeze kept charging me for both loans. Every two weeks, I was charged between \$64.73 and \$80 for the first loan and between \$44.70 and \$50 for the second loan. True and correct copies of my bank account statements (with my personal information redacted) are attached to this declaration as Attachment C.
9. I tried to call Gentle Breeze to find out why they were charging me even though I thought I had paid off my loans but every time I called, the line would either keep ringing or would give a busy signal. I finally was able to reach someone in January 2019. They told me for

the first time that the payments I had made were only fees and that they would continue to charge me those fees until I paid back the \$150 and \$100 loans. I was disappointed that no explained that to me initially.

10. I filed a complaint with the Better Business Bureau on February 14, 2019, and the withdrawals stopped.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 22nd day of January, 2020 in Philadelphia, Pennsylvania.



Todd Jordan

ATTACHMENT A

From: [TODD JORDAN](#)
To: [Aoun, Lea](#)
Subject: Fwd: GentleBreezeOnline - Complete Request
Date: Wednesday, October 2, 2019 10:52:17 AM

Here is the initial link.

----- Original Message -----

From: admin@decisionlogic.net

To: [REDACTED]

Date: October 12, 2018 at 4:44 PM

Subject: GentleBreezeOnline - Complete Request

Gentle Breeze

As requested by TODD JORDAN

Thank you for your interest in our company's services.

Please click this link to continue: <https://www.decisionlogic.com/YAAXPP>

Thank you for your business!

This e-mail and any attachments are confidential and may be protected by legal privilege. If you are not the intended recipient, be aware that any disclosure, copying, distribution, or use of this e-mail or any attachment is prohibited. If you have received this e-mail in error, please notify the sender immediately and delete this copy from your system. Thank you for your cooperation.

ATTACHMENT B

From: [TODD JORDAN](#)
To: [Aoun, Lea](#)
Subject: Fwd: HOW TO SIGN
Date: Wednesday, October 2, 2019 10:51:04 AM

Good Morning Lea!

I am forwarding the contract link from Gentle Breeze. I will forward the other link in a few minutes. Thanks!

----- Original Message -----

From: gentle breeze <gentlebreezeonline10@gmail.com>

To: [REDACTED]

Date: October 12, 2018 at 5:11 PM

Subject: HOW TO SIGN

WWW.MYGBO.COM

- 1)GO TO OUR WEBSITE: www.mygbo.com
- 2) FOR LOGIN:E-MAIL: E-MAIL ADDRESS IN ALLCAPS PASSWORD:
YOUR FIRST NAME (IN LOWERCASE LETTERS)
- 3) ONCE LOGGED IN, CLICK ON THE BIG \$ SIGN ON THE RIGHT SIDE
OF THE PAGE
- 4) NOW CLICK OUTSIDE THE CONTRACT PAGE AND SCROLL DOWN
UNTIL YOU GET TO "MILITARY DISCLOSURE"
- 5) CHECK THE FIRST BOX THAT SAYS 'I'M NOT A MEMBER OF THE
ARMY OR NAVY'
- 6) THEN SELECT THE NEXT BOX THAT SAYS 'I ACCEPT THE TERMS
OF THE LOAN'
- 7) FIRST NAME ALL CAPS IN FIRST BLUE BOX
- 7) I ACCEPT

ATTACHMENT C

Philadelphia Federal Credit Union

10/02/2019 03:36 PM

PFCU CHECKING 0002

Current [REDACTED]

Available [REDACTED]

Oct 12, 2018 - Jan 31, 2019 Custom

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|

| | | | |
|------------|--|--|--|
| [REDACTED] | | | |
|------------|--|--|--|

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|

| | | | |
|------------|---|----------|--|
| 01/18/2019 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007313 | -\$64.73 | |
| 01/18/2019 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007499 | -\$44.70 | |

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|

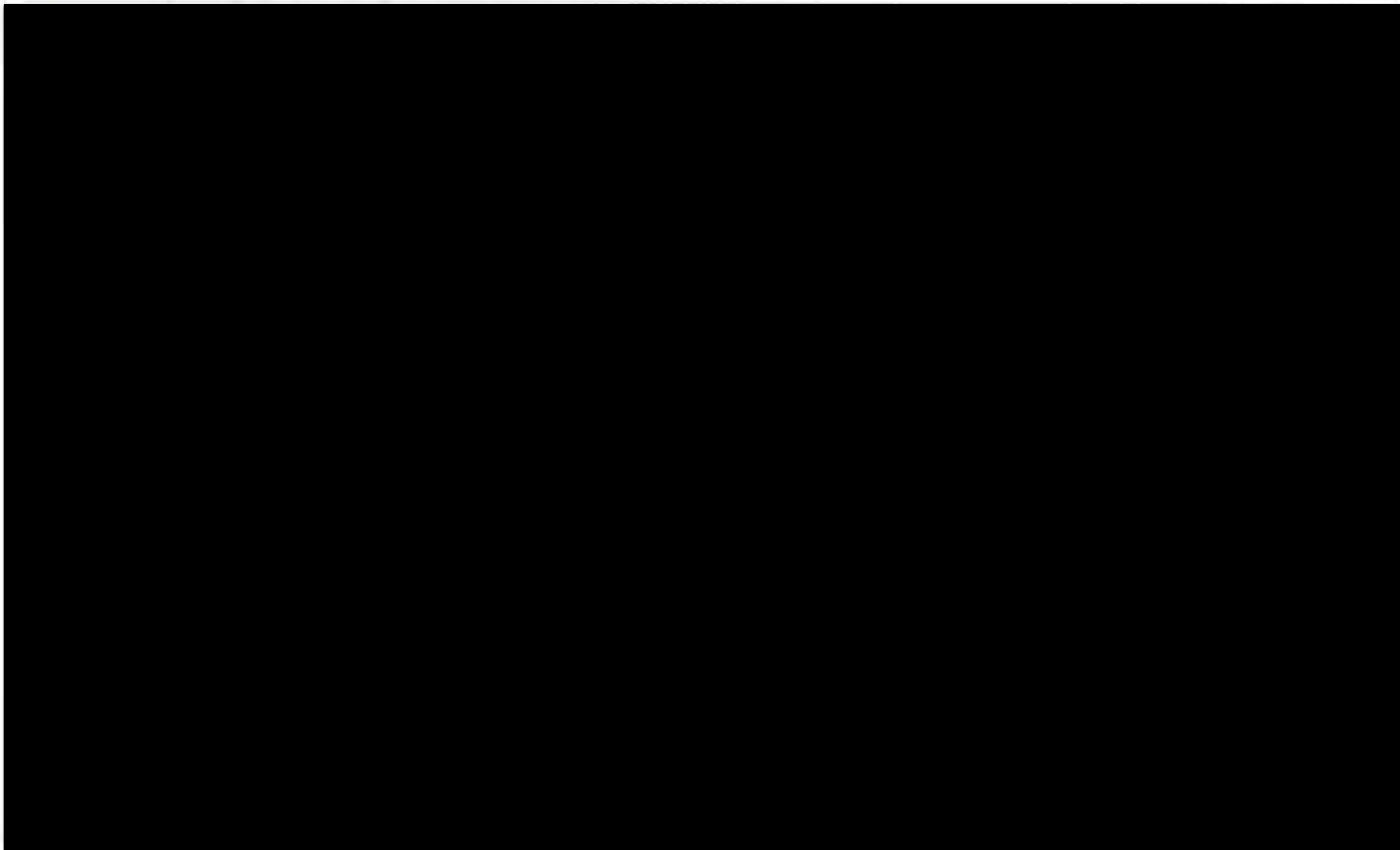


| | | | |
|--------------|--|----------|--|
| ✓ 01/04/2019 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE | -\$64.73 | |
|--------------|--|----------|--|

| | | | |
|--|--|--|--|
| | BREEZE DB %% ACH Trace 096016930007282 | | |
|--|--|--|--|

| | | | |
|--------------|--|----------|--|
| ✓ 01/04/2019 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE | -\$44.70 | |
|--------------|--|----------|--|

| | | | |
|--|--|--|--|
| | BREEZE DB %% ACH Trace 096016930007378 | | |
|--|--|--|--|



| Date | Description | Amount | Balance |
|--------------|---|----------|------------|
| [REDACTED] | | | |
| [REDACTED] | | | |
| ✓ 12/21/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007838 | -\$80.00 | [REDACTED] |
| ✓ 12/21/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007726 | -\$50.00 | [REDACTED] |
| [REDACTED] | | | |

| Date | Description | Amount | Balance |
|------------|-------------|--------|---------|
| [REDACTED] | | | |
| [REDACTED] | | | |

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|

| | | | |
|------------|--|----------|--|
| 12/07/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE | -\$69.57 | |
|------------|--|----------|--|

BREEZE DB %% ACH Trace 096016930007509

| | | | |
|------------|--|----------|--|
| 12/07/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE | -\$46.38 | |
|------------|--|----------|--|

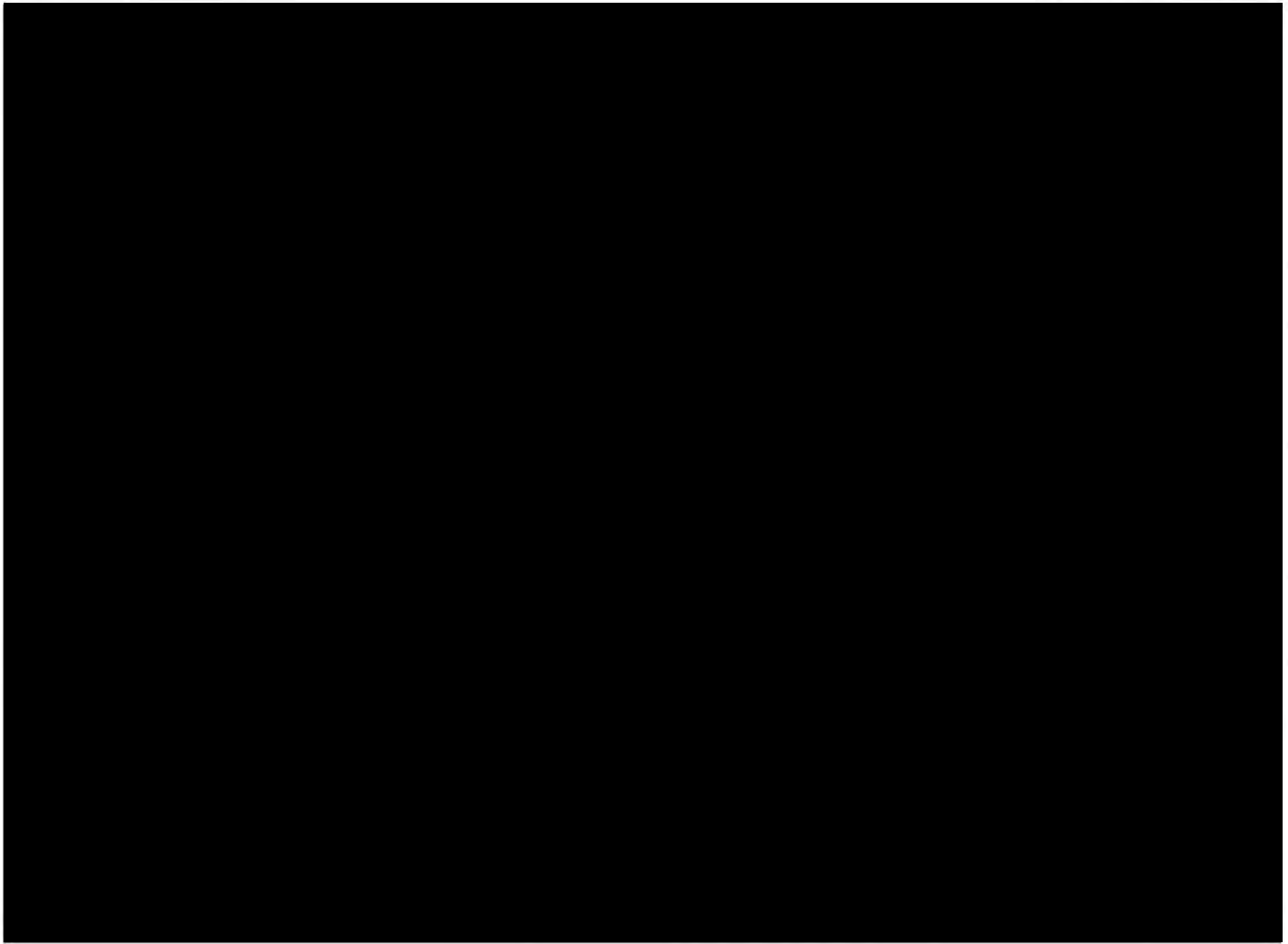
BREEZE DB %% ACH Trace 096016930006919

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|

| | | | |
|--------------|--|----------|--|
| ✓ 11/23/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930008248 | -\$69.57 | |
| ✓ 11/23/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930008226 | -\$46.38 | |

| Date | Description | Amount | Balance |
|--------------|---|----------|------------|
| [REDACTED] | | | |
| [REDACTED] | | | |
| ✓ 11/09/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930006776 | -\$69.57 | [REDACTED] |
| ✓ 11/09/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007277 | -\$46.38 | [REDACTED] |
| [REDACTED] | | | |

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|



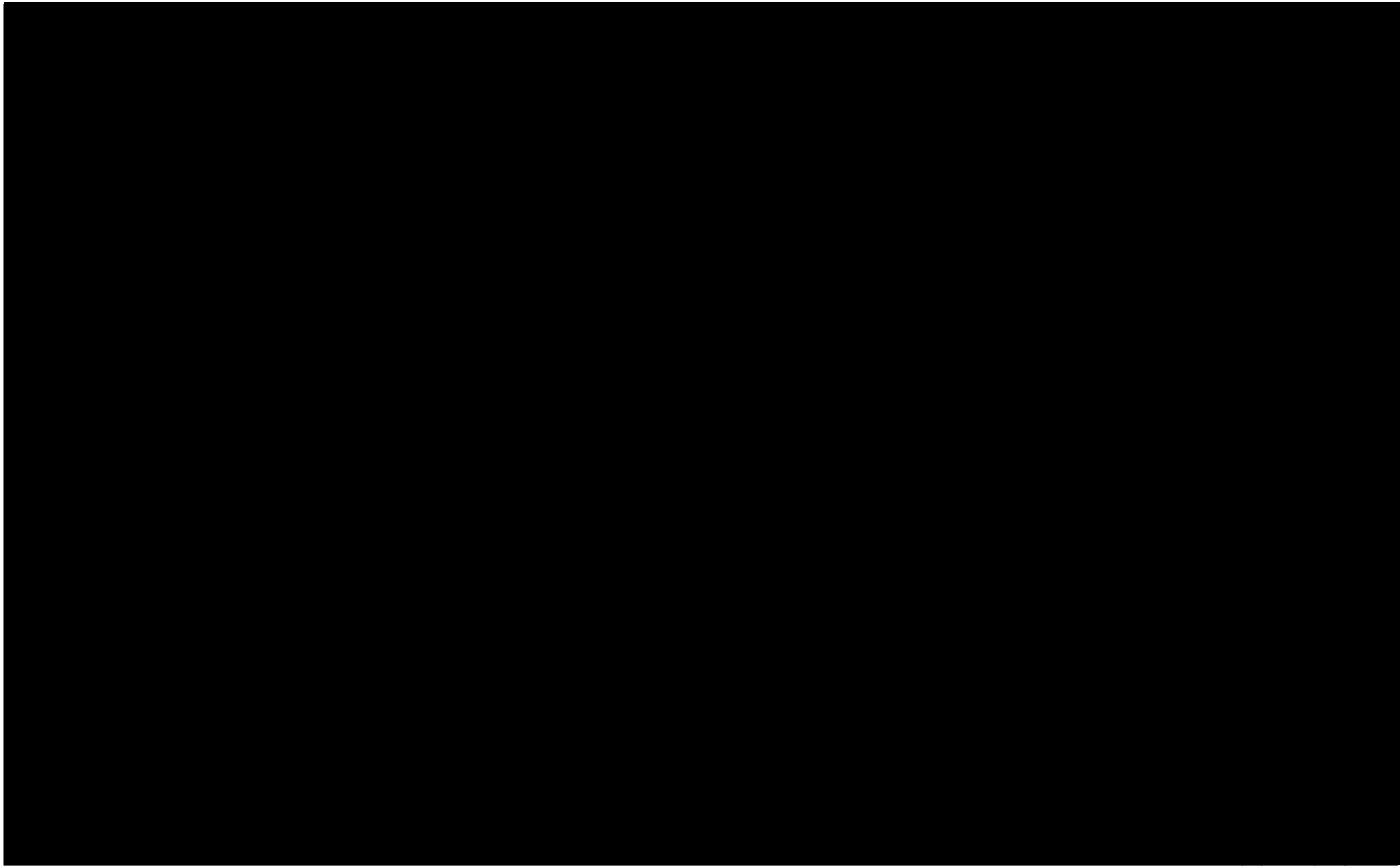
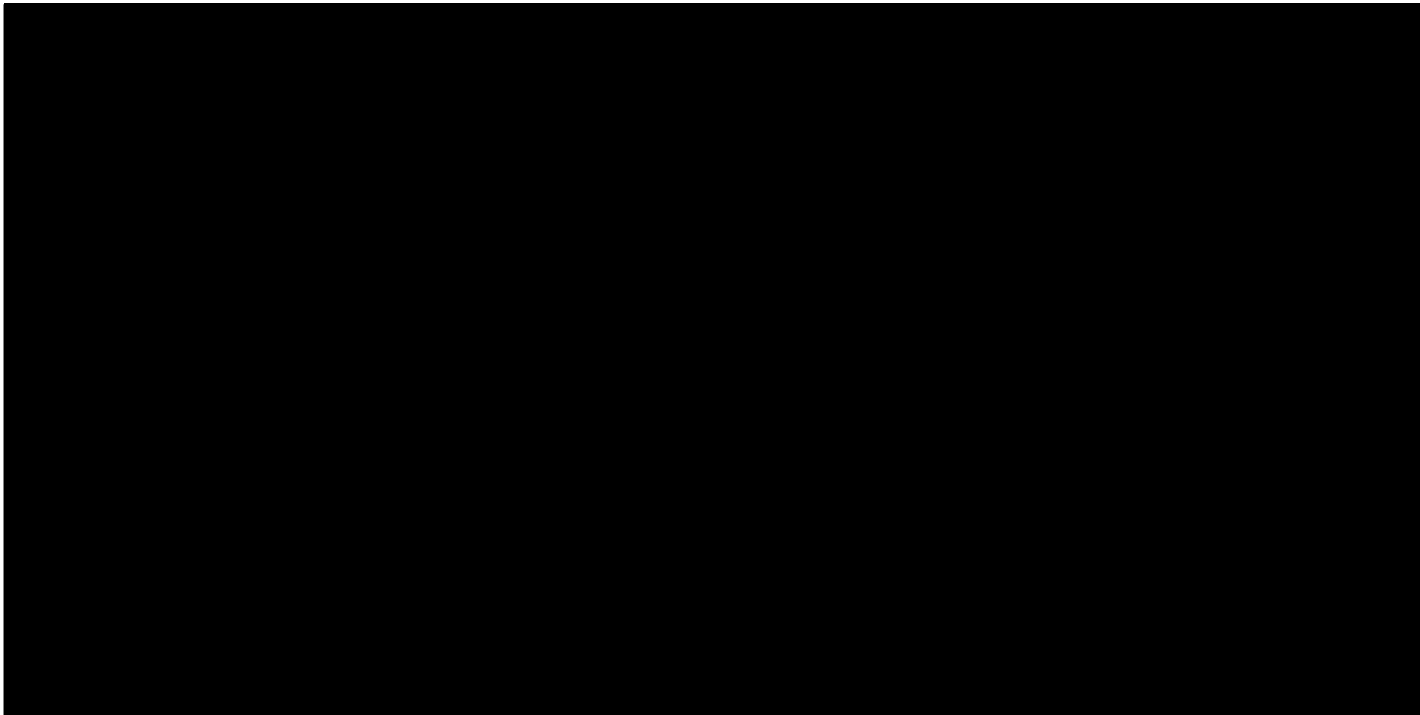


| | | | |
|------------|--|----------|--|
| 10/26/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE | -\$69.57 | |
|------------|--|----------|--|

BREEZE DB %% ACH Trace 096016930006723

| | | | |
|------------|--|----------|--|
| 10/26/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE | -\$46.38 | |
|------------|--|----------|--|

BREEZE DB %% ACH Trace 096016930007021



| Date | Description | Amount | Balance |
|--|--|----------|---|
|  | | | |
|  | | | |
| 10/15/2018 | Deposit GENTLE BREEZE CR / TYPE: 8886454171 ID: 9320336379 CO: GENTLE BREEZE | \$100.00 |  |
| | CR %% ACH Trace 096016930001725 | | |
|  | | | |

| Date | Description | Amount | Balance |
|------|-------------|--------|---------|
|------|-------------|--------|---------|

| | | | |
|------------|--|----------|--|
| 10/12/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930006971 | -\$69.57 | |
|------------|--|----------|--|

Philadelphia Federal Credit Union

02/04/2020 01:53 PM

PFCU CHECKING [REDACTED]

Current [REDACTED]

Available [REDACTED]

Aug 14, 2018 - Oct 15, 2018 Custom

| Date | Description | Amount | Balance |
|------------|--|----------|---------|
| 10/15/2018 | Deposit GENTLE BREEZE CR / TYPE: 8886454171 ID: 9320336379 CO: GENTLE BREEZE CR %% ACH Trace 096016930001725 | \$100.00 | |
| 10/12/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930006971 | -\$69.57 | |
| 09/28/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007029 | -\$69.57 | |
| 09/14/2018 | Withdrawal GENTLE BREEZE DB / TYPE: 8886454171 ID: 1320336379 CO: GENTLE BREEZE DB %% ACH Trace 096016930007350 | -\$70.16 | |
| 08/28/2018 | Deposit GENTLE BREEZE CR / TYPE: 8886454171 ID: 9320336379 CO: GENTLE BREEZE CR %% ACH Trace 096016930001110 | \$150.00 | |

EXHIBIT 7

DECLARATION OF SHANNON MCCOLLUM

**DECLARATION OF SHANNON MCCOLLUM
PURSUANT TO 28 U.S.C. § 1746**

I, Shannon McCollum, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Enola, Pennsylvania.
2. On or about June 16, 2017, I was looking for a loan to pay for my son's birthday party. I googled payday loan and found a link to Harvest Moon Loans on the first page of the search results.
3. I submitted a loan application through their site for \$150. The application asked for personal information, such as income, job title, and bank account information. Shortly after submitting my application, I received a call from a Harvest Moon representative who, after verifying my employment, approved my application. The representative mentioned that they would make 3 or 4 withdrawals of about \$60 from my bank account to pay off the loan. At the end of the call, the representative gave me information to access my account online so that I could sign electronically a loan agreement.
4. The representative never said that the payments would only count towards interest and not reduce the \$150 balance. They also never said anything about the loan automatically renewing.
5. Harvest Moon never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account
6. On or about June 19, 2017, Harvest Moon deposited the \$150 into my bank account. They then debited \$69.57 from my account 11 times every two weeks starting June 30, 2017. In total, Harvest Moon withdrew \$765.27 on the \$150 loan. Attached to my declaration as

Attachment A are true and correct copies of my bank statements that show all the withdrawals from Harvest Moon (with my personal information redacted).

7. In late November 2017, I realized that Harvest Moon had been withdrawing money from my account beyond the 3 or 4 payments they said. I called my bank. The bank confirmed all of Harvest Moon's withdrawals. I tried to call Harvest Moon several times, but I could not reach anyone. I found their email address and sent them a message that they never returned. I was also able to log onto my account and check my balance; it said I still owed the full \$150.
8. I paid \$36 to my bank to have a stop payment order for all future Harvest Moon withdrawal attempts. I have neither heard from Harvest Moon since.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 22 day of January, 2020 in Enola, Pennsylvania.



Shannon McCollum


ATTACHMENT A



ONLINE STATEMENTS



Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

For the period 06/13/2017 to 07/13/2017
SHANNON S MCCOLLUM
Primary account number:
Page 2 of 4

Account Number: - continued

Deposits and Other Additions - continued

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|

| | | |
|-------|--------|---|
| 06/19 | 150.00 | Direct Deposit - XXXXXX6064 VBS HARVESTMOON 465110 |
|-------|--------|---|

Banking/Check Card Withdrawals and Purchases

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|

There were 2 Banking Machines




ONLINE STATEMENTS



Banking/Check Card Withdrawals and Purchases continued on next page

Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

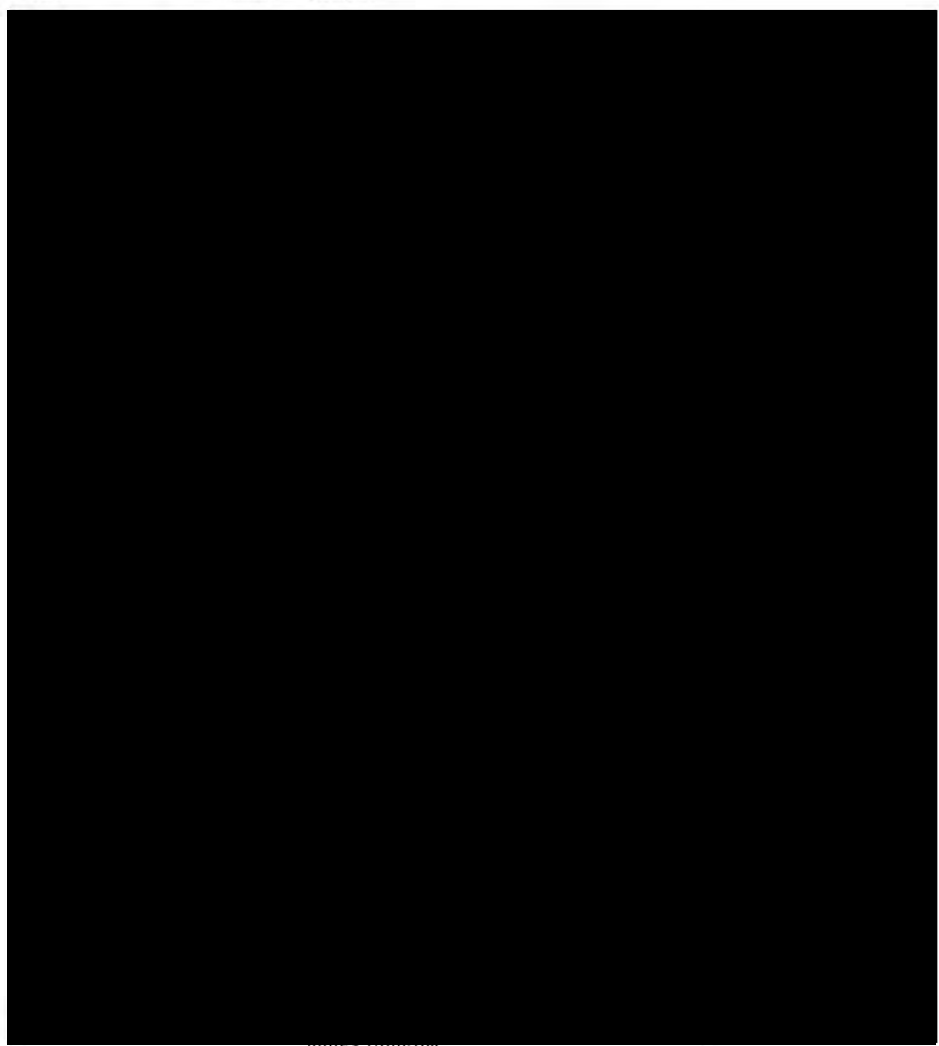
For the period 06/13/2017 to 07/13/2017
SHANNON S MCCOLLUM
Primary account number:
Page 3 of 4

Account Number: - continued

Banking/Check Card Withdrawals and Purchases

- continued

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



Online and Electronic Banking Deductions

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|

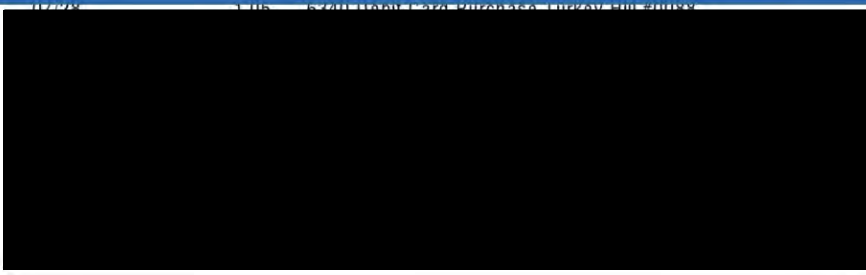


| | | |
|-------|-------|---|
| 06/30 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 468497 |
|-------|-------|---|

Online and Electronic Banking Deductions continued on next page



ONLINE STATEMENTS



Banking/Check Card Withdrawals and Purchases continued on next page

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

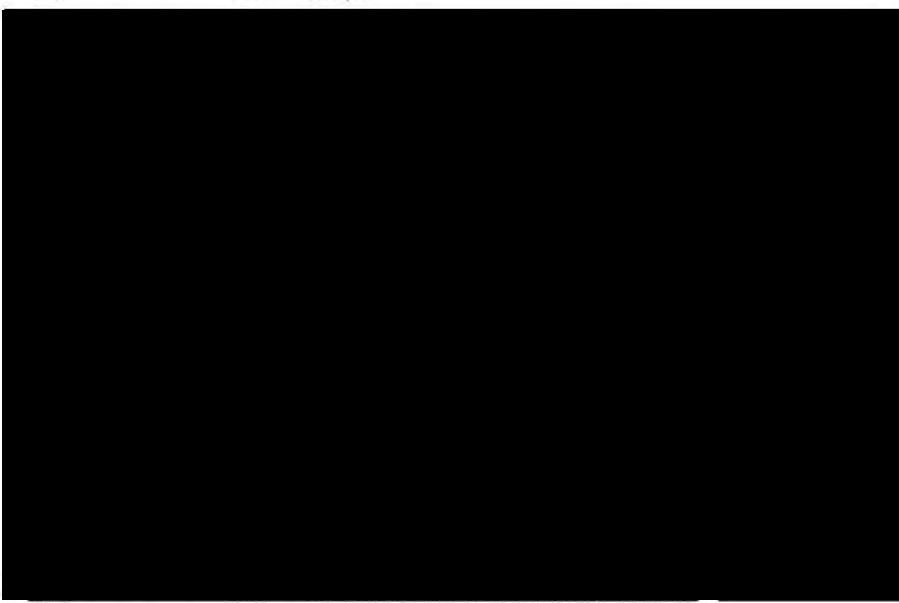
For the period 07/14/2017 to 08/10/2017
SHANNON S MCCOLLUM
Primary account number:
Page 4 of 4

Account Number: - continued

Banking/Check Card Withdrawals and Purchases

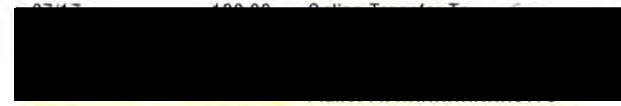
- continued

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



Online and Electronic Banking Deductions

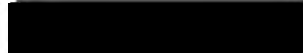
| Date | Amount | Description |
|-------|--------|---|
| 07/14 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 472068 |



| | | |
|-------|-------|---|
| 07/28 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 475511 |
|-------|-------|---|

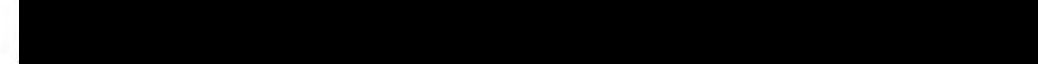
Other Deductions

| Date | Amount | Description |
|-------|--------|------------------|
| 07/16 | 7.50 | Card Payment Fee |
| 07/16 | 0.00 | Card Payment Fee |



Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
|------|---------|------|---------|------|---------|------|---------|





ONLINE STATEMENTS



Virtual Wallet Spend Statement

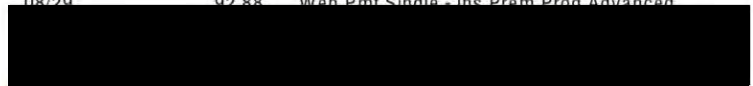
For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

For the period 08/11/2017 to 09/13/2017
SHANNON S MCCOLLUM
Primary account number:
Page 5 of 5

Account Number: - continued

Online and Electronic Banking Deductions

| Date | Amount | Description |
|-------|--------|---|
| 08/11 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 479253 |
| 08/11 | 67.00 | Web Pmt Single - Mobile Pmt |
| 08/25 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 482875 |
| 08/29 | 92.88 | Web Pmt Single - Ins Prem Prog Advanced |
| 09/08 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 486452 |



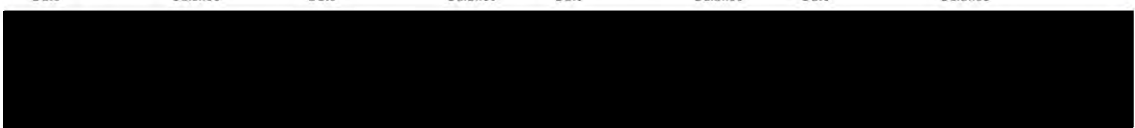
Other Deductions

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



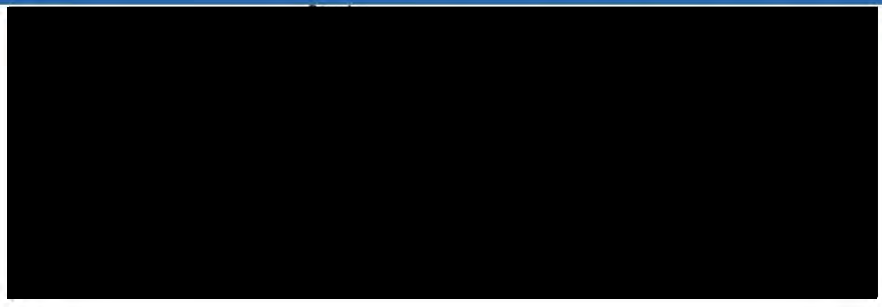
Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
|------|---------|------|---------|------|---------|------|---------|





ONLINE STATEMENTS



Banking/Check Card Withdrawals and Purchases continued on next page

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

For the period 09/14/2017 to 10/12/2017
SHANNON S MCCOLLUM
Primary account number:
Page 4 of 4

Account Number: - continued

Banking/Check Card Withdrawals and Purchases - continued

| Date | Amount | Description |
|------------|--------|-------------|
| [Redacted] | | |

Online and Electronic Banking Deductions

| Date | Amount | Description |
|------------|--------|---|
| [Redacted] | | |
| 09/22 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 490155 |
| [Redacted] | | |
| 10/06 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 493527 |

Other Deductions

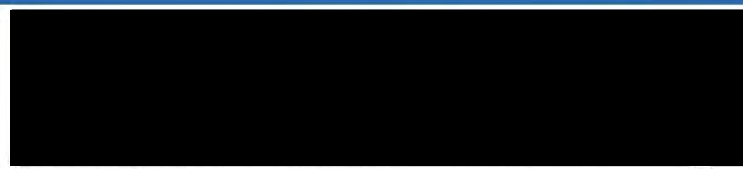
| Date | Amount | Description |
|------------|--------|-------------|
| [Redacted] | | |

Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------------|---------|------|---------|------|---------|------|---------|
| [Redacted] | | | | | | | |



ONLINE STATEMENTS



Online and Electronic Banking Deductions

| Date | Amount | Description |
|-------|--------|----------------------------|
| 10/17 | 89.95 | Direct Payment - Club Fees |



Online and Electronic Banking Deductions continued on next page

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

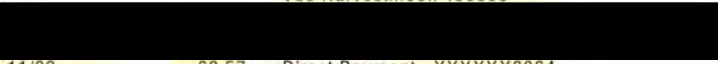
For the period 10/13/2017 to 11/10/2017
SHANNON S MCCOLLUM
Primary account number:
Page 5 of 5

Account Number: - continued

Online and Electronic Banking Deductions

- continued

| Date | Amount | Description |
|-------|--------|---|
| 10/20 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 496593 |



| | | |
|-------|-------|---|
| 11/03 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 500064 |
|-------|-------|---|



Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
|------|---------|------|---------|------|---------|------|---------|





ONLINE STATEMENTS



Banking/Check Card Withdrawals and Purchases continued on next page

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

For the period 11/11/2017 to 12/12/2017
SHANNON S MCCOLLUM
Primary account number:
Page 3 of 3

Account Number: - continued

Banking/Check Card Withdrawals and Purchases

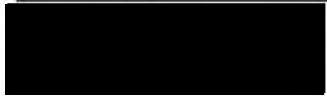
- continued

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



Online and Electronic Banking Deductions

| Date | Amount | Description |
|-------|--------|---|
| 11/17 | 69.57 | Direct Payment - XXXXXX6064 Vbs Harvestmoon 503020 |



Other Deductions

| Date | Amount | Description |
|------|--------|-------------|
|------|--------|-------------|



Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
|------|---------|------|---------|------|---------|------|---------|



EXHIBIT 8

DECLARATION OF SCHANA TAYLOR

**DECLARATION OF SCHANA TAYLOR
PURSUANT TO 28 U.S.C. § 1746**

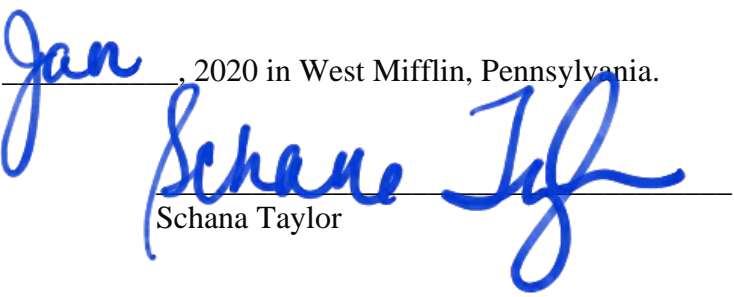
I, Schana Taylor, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of West Mifflin, Pennsylvania.
2. In or around the Fall of 2018, I took out two loans with Harvest Moon. I took one loan in October 2018 for \$200 and another loan in November 2018 for \$150. I was looking to get a loan because my car needed repairs and I had bad credit.
3. I applied online and a female representative called me afterwards. I gave her the information they needed and she approved both loans. It was my understanding, based on my conversation with the representative, that I would be making payments of \$92.76 for the \$200 loan and \$69.57 for the \$150 loan approximately every two weeks for about 2 to 3 months, after which both loans would be paid off. She never said that the payments would only count towards interest and not reduce the loan balances. She also never said anything about the loans automatically renewing.
4. I signed my contract online with my initials. I did everything online using my phone. I remember seeing a disclosure online that showed my interest rate, which was really high. Harvest Moon never gave me any disclosures in writing, however, about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
5. Whenever I tried to log in to Harvest Moon's website to check my contract or my payments, the website would allow me to log in successfully but would not show me any information regarding my loan. I could not find my loan agreement or make a payment online; the site was mostly blank. I called several times and was not able to reach anyone.

6. At or around the end of July 2019, I realized that Harvest Moon had been deducting \$92.76 and \$69.57 from my bank account every two weeks for the past six months, even though I thought the loan was paid off. I visited the Better Business Bureau's website and checked on Harvest Moon and read a lot of complaints how Harvest Moon never returned consumers' calls or emails. I then went to my bank and issued a stop payment order concerning all future withdrawal attempts by Harvest Moon.
7. On or about August 1, 2019, I filed a complaint with the Better Business Bureau. The next day, the BBB forwarded to me Harvest Moon's response to my complaint stating that they considered my account paid in full and closed.
8. In all, Harvest Moon took \$3037.54 from my bank account for \$350 in loans. Attached to my declaration as **Attachment A** is a true and correct copy of my bank statement that shows all the withdrawals from Harvest Moon (with my personal information redacted).

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 22 day of Jan, 2020 in West Mifflin, Pennsylvania.


Schana Taylor

ATTACHMENT A

| | | | | |
|------------|---|--|---|--------|
| 12/14/2018 | HARVEST MOON LOA DES:8887976064 ID:181213A7VOBOF7C INDN:SCHANA TAYLOR... |  |  | -92.76 |
| 11/30/2018 | HARVEST MOON LOA DES:8887976064 ID:181129I0XMY4B4N INDN:SCHANA TAYLOR... |  |  | -70.01 |
| 11/30/2018 | HARVEST MOON LOA DES:8887976064 ID:181129W8OW9IKIC INDN:SCHANA TAYLOR... |  |  | -92.76 |
| 11/16/2018 | HARVEST MOON LOA DES:8887976064 ID:181115DFBC50HTK INDN:SCHANA TAYLOR... |  |  | -92.76 |
| 11/14/2018 | HARVEST MOON LOA DES:8887976064 ID:181113WDAVVW3MS INDN:SCHANA TAYLOR... |  |  | 150.00 |
| 11/02/2018 | HARVEST MOON LOA DES:8887976064 ID:1811018YD7X0UXK INDN:SCHANA TAYLOR... |  |  | -92.76 |
| 10/19/2018 | HARVEST MOON LOA DES:8887976064 ID:181018C7E1KYJKF INDN:SCHANA TAYLOR... |  |  | -91.97 |
| 10/10/2018 | HARVEST MOON LOA DES:8887976064 ID:181009N4S19U256 INDN:SCHANA TAYLOR... |  |  | 200.00 |

[Back to top](#)

Icon legend

Newest | Next | Previous | Oldest

Show deals: On | Download | Print this v

This includes the total saved from purchases since enrollment and any match that may have previously applied.

Secure Area

PX08 - 4



Listed Sites ▾

| | | | | |
|------------|--|--|---|--------|
| 03/22/2019 | HARVEST MOON LOA DES:8887976064 ID:190321UK6NI625J INDN: SCHANA TAYLOR... | | C | -92.76 |
| 03/08/2019 | HARVEST MOON LOA DES:8887976064 ID:190307F559297FI INDN: SCHANA TAYLOR... | | C | -69.57 |
| 03/08/2019 | HARVEST MOON LOA DES:8887976064 ID:190307TCDNFCWFB INDN: SCHANA TAYLOR... | | C | -92.76 |
| 02/22/2019 | HARVEST MOON LOA DES:8887976064 ID:190221YLC9N3B5O INDN: SCHANA TAYLOR... | | C | -69.57 |
| 02/22/2019 | HARVEST MOON LOA DES:8887976064 ID:190221E9MRSFQVU INDN: SCHANA TAYLOR... | | C | -92.76 |
| 02/08/2019 | HARVEST MOON LOA DES:8887976064 ID:1902077RNBQ0JOE INDN: SCHANA TAYLOR... | | C | -69.57 |
| 02/08/2019 | HARVEST MOON LOA DES:8887976064 ID:1902073UE2PIB22 INDN: SCHANA TAYLOR... | | C | -92.76 |
| 01/25/2019 | HARVEST MOON LOA DES:8887976064 ID:19012408HJTVCU5 INDN: SCHANA TAYLOR... | | C | -69.57 |
| 01/25/2019 | HARVEST MOON LOA DES:8887976064 ID:19012450A6GW59Q INDN: SCHANA TAYLOR... | | C | -92.76 |
| 01/11/2019 | HARVEST MOON LOA DES:8887976064 ID:190110WFBK7ATV INDN: SCHANA TAYLOR... | | C | -69.57 |
| 01/11/2019 | HARVEST MOON LOA DES:8887976064 ID:190110H728WEA23 INDN: SCHANA TAYLOR... | | C | -92.76 |
| 12/28/2018 | HARVEST MOON LOA DES:8887976064 ID:181227002BMJDLR INDN: SCHANA TAYLOR... | | C | -69.57 |
| 12/28/2018 | HARVEST MOON LOA DES:8887976064 ID:181227Y2NIYO7DJ INDN: SCHANA TAYLOR... | | C | -92.76 |
| 12/14/2018 | HARVEST MOON LOA DES:8887976064 ID:181213F31EVJK3C INDN: SCHANA TAYLOR... | | C | -69.57 |





ed Sites

| | | | | |
|------------|---|--|---|--------|
| 06/28/2019 | HARVEST MOON LOA DES:8887976064 ID:190627EXDD6X9J7 INDN:SCHANA TAYLOR... | | C | -92.76 |
| 06/14/2019 | HARVEST MOON LOA DES:8887976064 ID:1906135UEX5MIA3 INDN:SCHANA TAYLOR... | | C | -69.57 |
| 06/14/2019 | HARVEST MOON LOA DES:8887976064 ID:190613DYEY5S8W6 INDN:SCHANA TAYLOR... | | C | -92.76 |
| 05/31/2019 | HARVEST MOON LOA DES:8887976064 ID:190530WJDLE77E4 INDN:SCHANA TAYLOR... | | C | -69.57 |
| 05/31/2019 | HARVEST MOON LOA DES:8887976064 ID:1905300QM1JJNT INDN:SCHANA TAYLOR... | | C | -92.76 |
| 05/17/2019 | HARVEST MOON LOA DES:8887976064 ID:190516M5GID9K7B INDN:SCHANA TAYLOR... | | C | -69.57 |
| 05/17/2019 | HARVEST MOON LOA DES:8887976064 ID:1905160WTYQE7PM INDN:SCHANA TAYLOR... | | C | -92.76 |
| 05/03/2019 | HARVEST MOON LOA DES:8887976064 ID:19050223WOF7VW6 INDN:SCHANA TAYLOR... | | C | -69.57 |
| 05/03/2019 | HARVEST MOON LOA DES:8887976064 ID:190502R1KXYQC1C INDN:SCHANA TAYLOR... | | C | -92.76 |
| 04/19/2019 | HARVEST MOON LOA DES:8887976064 ID:190418ET1KUQWK2 INDN:SCHANA TAYLOR... | | C | -69.57 |
| 04/19/2019 | HARVEST MOON LOA DES:8887976064 ID:190418XGQDJT1TP INDN:SCHANA TAYLOR... | | C | -92.76 |
| 04/05/2019 | HARVEST MOON LOA DES:8887976064 ID:190404DIWHU63P8 INDN:SCHANA TAYLOR... | | C | -69.57 |
| 04/05/2019 | HARVEST MOON LOA DES:8887976064 ID:190404ALVGP4T0R INDN:SCHANA TAYLOR... | | C | -92.76 |
| 03/22/2019 | HARVEST MOON LOA DES:8887976064 ID:190321VVMDS5VRK INDN:SCHANA TAYLOR... | | C | -69.57 |



Summary

Available balance (as of today):

What does this include?

Account balance history »

Features

Keep the Change® savings transfers:

More features »

Activity

Statements & Documents

Information & Services

All Transactions ▾

View Spending & Budgeting

harvest moon

More options ▾

Newest | Next | Previous | Oldest

Show deals: On ▾ | Download ▾ | Print this view

| Posting Date ▾ | Description | Type | Status | Amount | Available Balance |
|----------------|-------------|------|--------|--------|-------------------|
|----------------|-------------|------|--------|--------|-------------------|

Showing results for "harvest moon"

[Show all transactions]

| | | | | | |
|------------|---|--|---|--------|--|
| 07/12/2019 | HARVEST MOON LOA DES:8887976064 ID:1907115Q2UGRQ9W INDN:SCHANA TAYLOR... | | C | -69.57 | |
| 07/12/2019 | HARVEST MOON LOA DES:8887976064 ID:1907117HXGP8PUR INDN:SCHANA TAYLOR... | | C | -92.76 | |
| 06/28/2019 | HARVEST MOON LOA DES:8887976064 ID:190627HXRKXQGWG INDN:SCHANA TAYLOR... | | C | -69.57 | |



EXHIBIT 9

DECLARATION OF JEREMY NEAL

**DECLARATION OF JEREMY NEAL
PURSUANT TO 28 U.S.C. § 1746**

I, Jeremy Neal, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Kansas City, Kansas.
2. I needed a loan from a bank to make some car payments but because I didn't have good credit, I didn't receive enough. I decided to look online and came across Gentle Breeze Online. I believe this was on or about April 20, 2019.
3. I filled out an application on the website for a \$200 loan. The website asked me to enter my employment status, bank information, driver's license, social security number, etc. My bank at the time was Academy Bank.
4. Within 24 hours, a male representative from Gentle Breeze called me. During the phone conversation, he said that I was approved for \$200. It was my understanding from our conversation that Gentle Breeze would charge me about \$92 every two weeks until I had paid back a total of about \$360 (my loan plus interest), about four payments. The representative never said that the payments would only count towards interest and not reduce the \$200 balance. He also never said anything about the loan automatically renewing.
5. Gentle Breeze never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
6. About two weeks after I got the loan, Gentle Breeze withdrew \$91.38 on May 2, 2019, and then withdrew \$92.76 on May 16, May 30, and June 13, 2019. Attached to my declaration as **Attachment A** are true and correct copies of a print outs from my bank account (with my

personal information redacted) showing the Gentle Breeze payments.

7. Based on my understanding from my conversation with the representative, I thought I had paid off the loan with the June 13, 2019 payment. About a week before that date, I found reviews of Gentle Breeze online that said this company constantly charges you and that you would have to cancel your bank account to stop payments. This made me concerned so I made sure to check my bank account regularly.
8. Even though I thought I had paid off the loan on June 13, Gentle Breeze withdrew another \$92 payment from my account on June 27, 2019. I found Gentle Breeze's contact information online. I called them and argued with representatives for over 3 hours. I was frustrated because they kept hanging up on me and I had to call back.
9. I spoke with about 6 different people because they kept saying they would transfer me to someone else. I don't recall all their names but one of them was named Kelly. All she kept saying was read my loan agreement (which I never got a copy of) and that I was lying and not trying to pay off my loan. She said that the \$92 payments were just finance charges to extend the loan and that I still owed them the full \$200. She said the only way to stop future payments was to pay Gentle Breeze \$200 on the spot.

10. I decided to go to my bank and they put a stop on all future payments from Gentle Breeze.

The bank ultimately returned the June 27 payment to my account. I have not heard from Gentle Breeze since.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this Jan day of 30, 2020 in Kansas City, Kansas.

Jeremy Neal

ATTACHMENT A

8:16

ecom.dfckc.com



ACADEMYBANK

May 2019

Reporting Activity 04/18 -

RESTORE CHECKING-

Account Activity (continued)

| Transaction Date | Description | Debits | Cr |
|------------------|-------------|--------|----|
|------------------|-------------|--------|----|

| | | | |
|------------|--|----------|--|
| 05/02/2019 | GENTLE BREEZE DB 8886454171 190501CE4PCRCLD | -\$91.38 | |
|------------|--|----------|--|

KANSAS CITY KS05



ACADEMYBANK

May 2019

Reporting Activity 04/18 -

PX09 - 5

8:22

ecom.dfckc.com

Reporting Act

RESTORE CHECKING-**Account Activity (continued)**

Transaction Date Description

Debits

| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

| | | |
|------------|--|----------|
| 05/16/2019 | GENTLE BREEZE DB 8886454171 190515RN5OCUEIL | -\$92.76 |
|------------|--|----------|

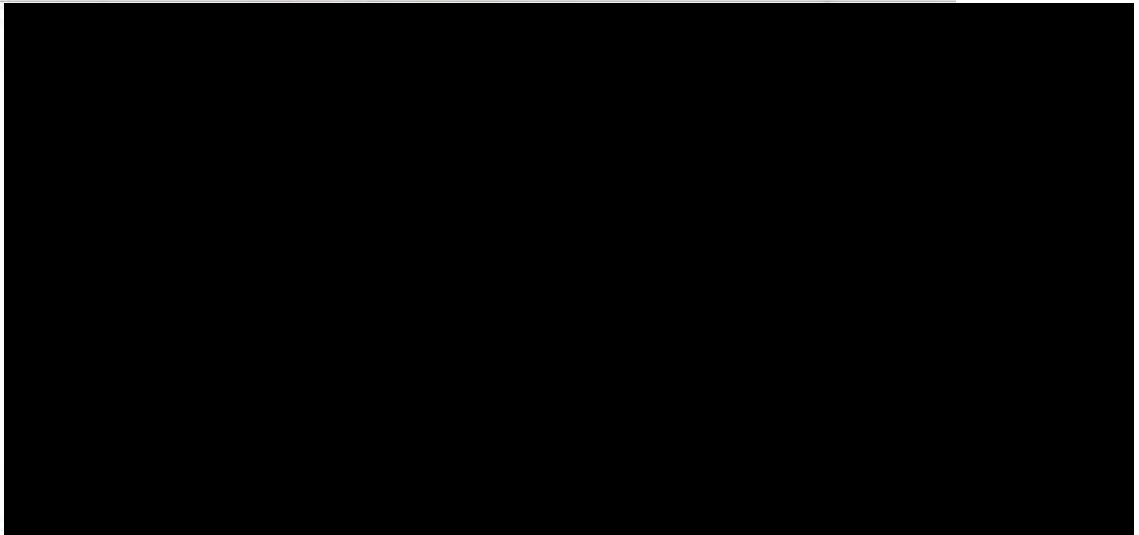
| | | |
|------------|--|--|
| [REDACTED] | | |
|------------|--|--|

RESTORE CHECKING-**Daily Balances**

| Date | Amount | Date | Amount |
|------------|------------|------------|------------|
| 04/18/2019 | [REDACTED] | 04/19/2019 | [REDACTED] |
| 04/23/2019 | [REDACTED] | 04/24/2019 | [REDACTED] |

8:23

ecom.dfckc.com



ACADEMYBANK

June 201

Reporting Activity 0

RESTORE CHECKING-



Account Activity (continued)

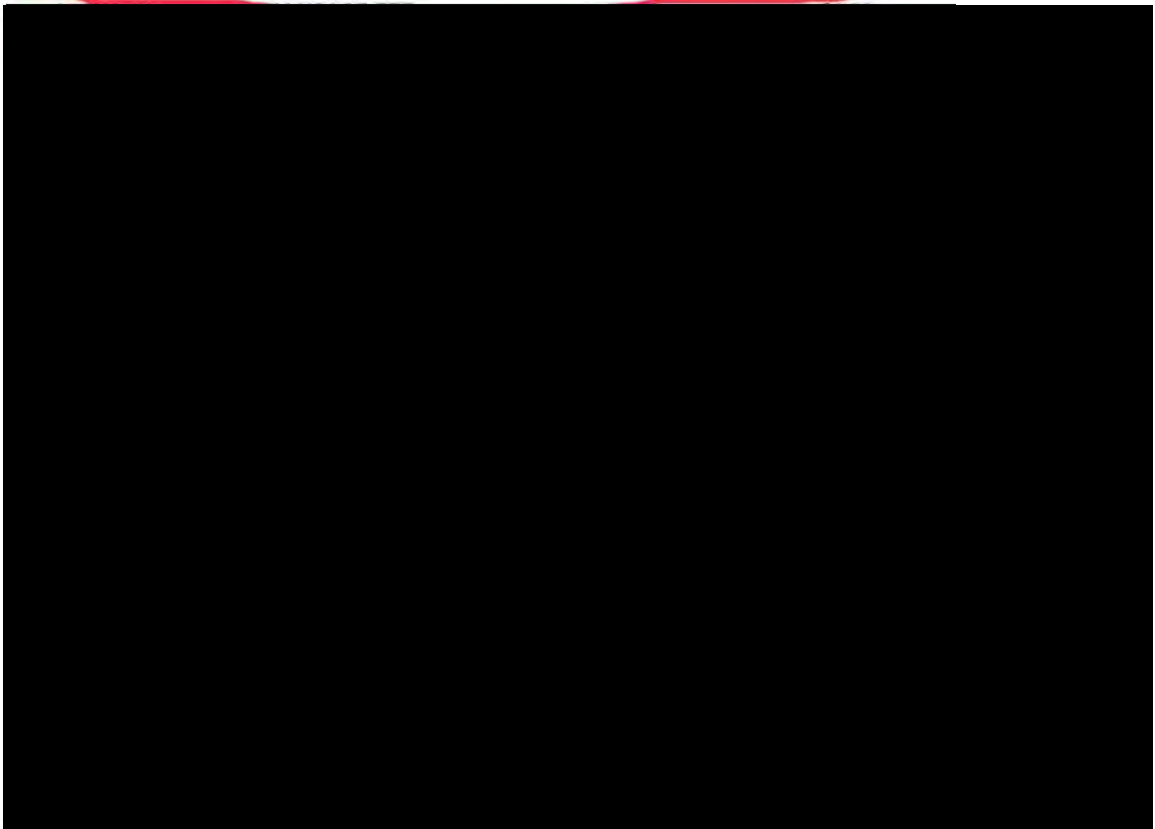
Transaction Date Description

Debits



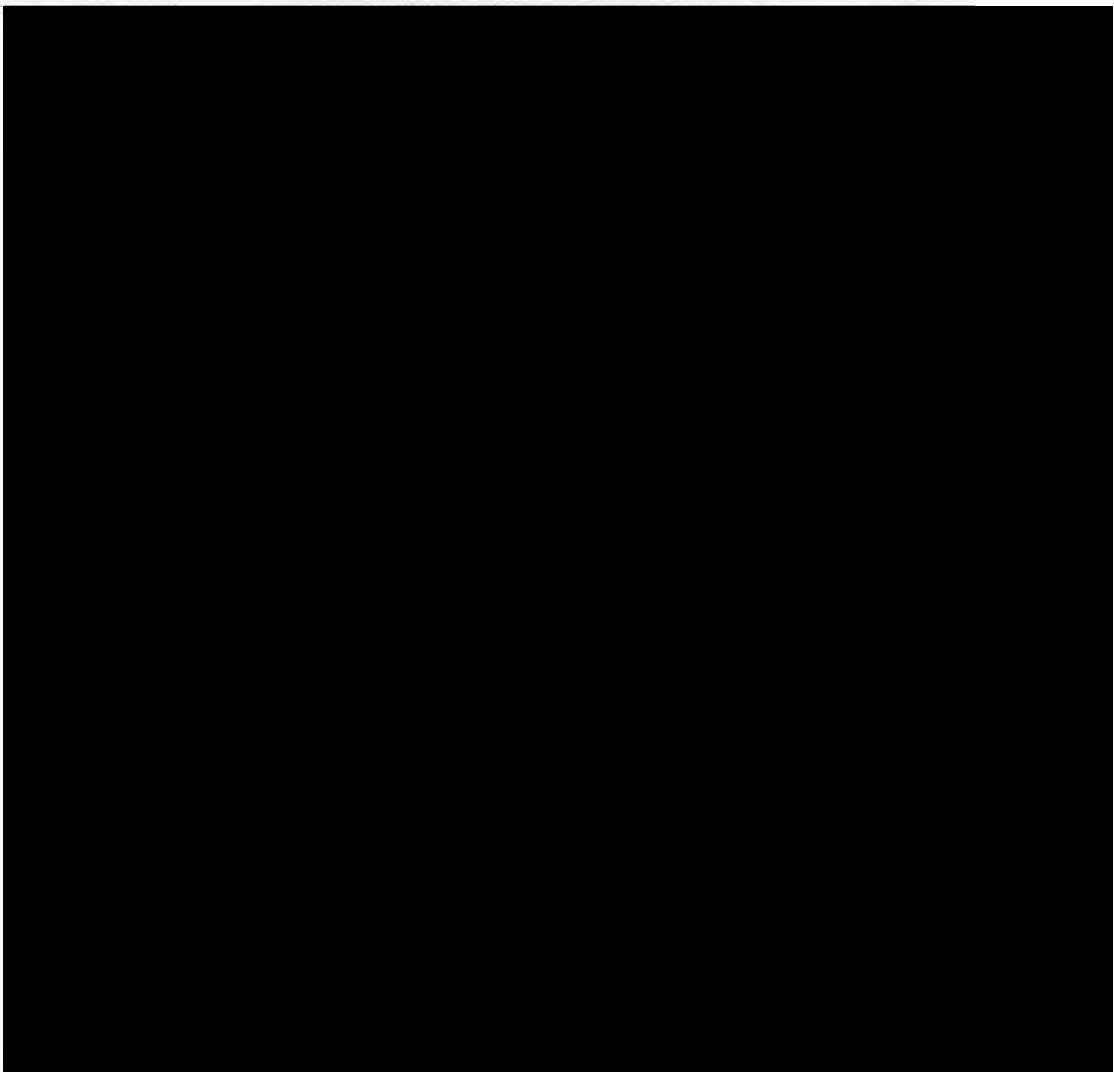
05/30/2019 GENTLE BREEZE DB 8886454171
190529GX9AAQ842

-\$92.76



8:23

ecom.dfckc.com



| | | |
|------------|--|----------|
| 06/13/2019 | GENTLE BREEZE DB 8886454171 190612QPQ12XE4D | -\$92.76 |
|------------|--|----------|



ACADEMYBANK

June 20
Reporting Activi

RESTORE CHECKING-



Account Activity (continued)

Transaction Date Description

Debits

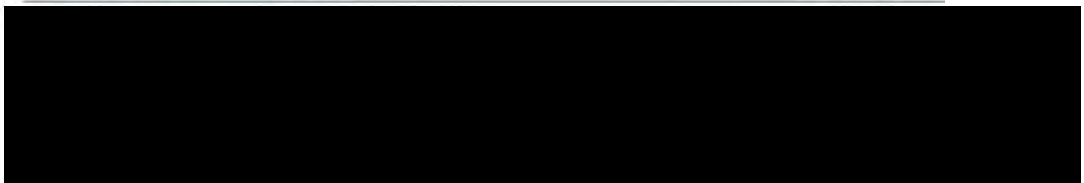


EXHIBIT 10

DECLARATION OF DIANNA FEDDERSEN

**DECLARATION OF DIANNA FEDDERSEN
PURSUANT TO 28 U.S.C. § 1746**

I, Dianna Feddersen, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old. I am a resident of Elsah, Illinois.
2. In or around April 2018, I was searching for loans online and found the Green Stream Lending website. I filled out an application online for a \$200 loan.
3. About five minutes after I submitted my application, a female representative from Green Stream Lending called me. She went over my information and said I was approved for \$200. She said the money would be deposited directly into my account. I do not remember exactly how many payments the representative said I would make but do remember I would make several \$92 payments to pay off the loan plus interest. She never said that the payments would only count towards interest and not reduce the \$200 balance. She also never said anything about the loan automatically renewing.
4. Green Stream never gave me any disclosures in writing about the terms of the loan before I entered into the loan. Also, they never gave me a copy in writing of my signed loan agreement or authorization to debit my bank account.
5. After a couple of months, I realized that Green Stream was taking \$92 out of my account every two weeks. I tried to contact them about the charges but could never reach them. I sent emails, sent text messages, left voicemail messages, but never received any response back.
6. In one instance, Green Stream took about \$25 as a fee because my account did not have the \$92 they were after.


7. Eventually, on or about June 9, 2019, I filed a complaint with the Better Business Bureau.

Shortly after that, Green Stream stopped taking money out of my account.

8. In total, they took out well over \$2,000 for a \$200 loan.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed this 27th day of Jan, 2020 in Elsau, Illinois, Pennsylvania.


Dianna Feddersen